

Faith & Money



Faith-Based Financial Solutions for Investing, Lending, Training, and Planned Giving

The Rev. Dr. Rodrigo Cruz Shares How the Foundation Differs From a Commercial Lender

The Rev. Dr. Rodrigo Cruz was born and raised in Monterrey, Mexico, where he practiced criminal law for several years before accepting God's call into full-time ministry. After he and his family moved to the United States, he received a Master of Divinity from Asbury Theological Seminary and a Doctor of Ministry from Wesley Theological Seminary.

In 2016, Dr. Cruz launched The Nett, a multiethnic church in Gwinnett County. In July 2020, he was appointed to serve as the North Georgia Conference Central East District Superintendent while remaining the founding and lead pastor of The Nett, which now has multiple campuses. Two years later, he began his three-year term as a member of the Georgia United Methodist Foundation Board of Trustees.

Dr. Cruz took time out of his busy schedule to share insights into the district's partnership with the Foundation.

Q: Several churches in the Central East District have chosen the Foundation as their lending partner. How would you describe the partnership?

Dr. Cruz: It is a huge blessing for all the parties involved speaking as the district superintendent and on behalf of the local churches. Any time churches have to handle financial commitments and contracts, it is an absolute pleasure knowing that the Foundation holds the

same values and interests of community well-being, the kingdom of God, and the healthiness of the churches.

Q: What are the advantages of partnering with the Foundation versus a commercial lender?

Dr. Cruz: One is that we share the same values, and having a partner who will do all they can within their legal and financial wisdom to enable the church to do what we can to make disciples is just a wonderful partnership. We have the same goal in mind. It reminds me of the story in the Bible of Jesus feeding 5,000 with loaves of bread and fish. Everybody brings a little to the table to create a meal for the community. When the local church and the Foundation come together, we can provide our product to the community, which is transformation.

Q: How have the churches benefited financially from the partnership?

Dr. Cruz: Certainly, the rates are as competitive, if not better, than the current market. Also, the fact that the money stays within the United Methodist movement provides great peace of mind knowing we are not making a CEO of a bank richer. Through investments in the Foundation's Certificate Program, we are putting the money back into churches, communities, and other United Methodist organizations for kingdom work. It's a win-win.

Q: What has your experience been like



The Rev. Dr. Rodrigo Cruz serves as the North Georgia Conference Central East District Superintendent and the lead pastor of The Nett, a multiethnic, multisite church in Gwinnett County.

interacting with the Foundation?

Dr. Cruz: It is as convenient as it can be. I never have to speak with a machine. I get people, and I love that because you can certainly accomplish more when having conversations with individuals you know have the same values but are reachable. And it is also very professional. The Foundation responds to phone calls, emails, and text messages with better standards than corporate America.

Q: How does the Foundation help the church fulfill its mission?

Dr. Cruz: The Foundation helps churches think outside of the box. In my experience, the brainstorming of ideas and the sharing of the product it's not what benefits the Foundation the most but what enables the local church to do what local churches are called to do, which is transforming the world. The Foundation puts our mission as the priority, which is different from other financial institutions where profit is a priority.

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Highest Certificate Rates in the Last 10 Years!



By **Mathew A. Pinson**,
Foundation President and CEO

The Georgia United Methodist Foundation has announced the highest certificate rates in the last 10 years! Churches, nonprofits, individuals, and families have an opportunity to elevate and advance the mission and ministry of the Methodist Church across Georgia through investments in the Foundation's Certificate Program. Loan demand is growing as churches renovate and expand existing facilities and as Methodist churches work with the Foundation to refinance with favorable terms.

When you purchase 1-, 2-, 3-, and 4-year fixed-rate certificates, you earn higher returns than similar instruments while providing funds for loans to churches and nonprofits. Lives are being transformed because of your investment, making it possible for the church to construct, expand, and renovate facilities, acquire land and property, and refinance other financial institutions' loans. Below are the new higher certificate rates as of October 2022.*

1-Year = 3.00%
2-Year = 4.00%
3-Year = 3.75%
4-Year = 3.50%

*All rates are subject to change without notice. For current rates, call 770-449-6726. A \$5,000 minimum investment is required. Offers are made only after receiving and reviewing an Offering Circular.

Solutions for Churches and Nonprofits

Institutional Investments

In partnership with Wespath Institutional Investments, we help churches and nonprofits manage and grow invested funds through socially responsible and sustainable investing.

Investment Funds	Quarter	1 Year	3-Year Average	5-Year Average
U.S. Equity Fund	-3.71%	-20.35%	7.12%	8.14%
International Equity Fund	-11.37%	-31.71%	-1.56%	-0.42%
Multiple Asset Fund	-5.90%	-21.10%	1.97%	3.33%
Fixed Income Fund	-3.79%	-15.10%	-2.80%	0.02%
Inflation Protection Fund	-3.86%	-7.41%	1.56%	2.29%

Returns as of September 30, 2022 net of fund fees. Past performance is not an indication of future results.

Certificate Investments

We offer 1-, 2-, 3- and 4-year fixed-rate certificate investments, which in turn provide funds for loans to churches and nonprofits.

Certificate Terms and Rates: 1-Year = 3.00% 2-Year = 4.00% 3-Year = 3.75% 4-Year = 3.50%

Rates as of October 2022. Rates are subject to change without notice. For current rates, call 770-449-6726.

Loans

We offer loans to churches and nonprofits wishing to refinance debt, build, expand, or renovate facilities for sustaining ministry.

Construction Loan Terms Generally Up to 1 Year. Rate: 5.25% Fixed
Permanent Loan Terms Up to 20 Years. Rate: 4.75%*

*Fixed rate for five years. Interest rate is adjusted at the end of each fifth year of the permanent loan. Rates as of October 2022. Rates are subject to change without notice. For current rates, call 770-449-6726.

Endowments and Legacy Ministry Training

We teach church leaders how to establish and cultivate permanent sources of income to support and sustain church ministry programs.

Wills Clinics

We help churches by assisting their members by sharing information on critical documents such as wills, health care, and estate planning.

Solutions for Individuals and Families

Planned Giving Strategies

We offer free individual and group meetings for churches and members to discuss effective strategies for creating a legacy for ministry that also may benefit your family.

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Rates as of October 2022. Rates are subject to change without notice. For current rates, call 770-449-6726.

Scholarships

We partner with donors and the UMHEF to offer scholarships to Georgia United Methodist students who attend Methodist colleges, universities, and seminaries.

Clergy Financial Literacy Academy

We provide pastors training for personal and church financial literacy.

Visit gumf.org, email info@gumf.org or call 770-449-6726 or 877-220-5664.

Atlanta First UMC's Long-standing Partnership With the Foundation



The Rev. Jasmine R. Smothers serves as lead pastor of Atlanta First UMC.

When the Rev. Jasmine R. Smothers was appointed lead pastor of Atlanta First UMC in 2016, she became the first female, the first person of color, and the youngest leader in the congregation's 175-year history. In this Q&A, Smothers discusses the church's long-standing partnership with the Georgia United Methodist Foundation.

Q: Why does Atlanta First UMC partner with the Foundation on the investment of its funds?

The Rev. Smothers: Atlanta First has a long-standing partnership in which we

have invested funds with the Foundation that proceeds me in my appointments here, first as associate pastor and now as lead pastor. Churches have unique needs, especially when it comes to understanding how and when we will need the funding to handle capital emergencies and different things that crop up. The Foundation understands churches in a way other investment companies don't. So, we have appreciated the close working relationship through the years.

Q: What are the benefits of choosing the Foundation as your investment partner?

The Rev. Smothers: The flexibility. The Foundation offers many different ways to partner together, and the opportunities we get to share as a connectional church are important to us. We don't invest with the Foundation just because we are good stewards for Atlanta First. We also invest for the good of the North Georgia Conference and the community as a whole.

Q: In what ways does the Foundation help Atlanta First UMC fulfill its mission?

The Rev. Smothers: The Foundation has

helped us keep a real sense of the church and the church's mission. The Foundation provides many learning tools for churches to help us understand how best to manage the assets and gifts that God has given us through God's people.

Atlanta Mayor Andre Dickens has launched a faith-based development initiative to help churches help the city fulfill the goal of providing 20,000 affordable housing units in the next eight years. Atlanta First embarked upon this initiative in February 2022. We already have the endowment funds in place through investments with the Foundation to take on this project and do what we need to do to provide affordable housing in our community.

Q: Is there anything else you would like to add?

The Rev. Smothers: If any church out there is looking to attempt something so big that without God, it's bound to fail, the Foundation is a great resourcing partner in that ministry and can be helpful to churches in ways beyond having funds to invest.

Due West UMC Creates an Endowment for Future Generations



Bill Coffeen chairs the Legacy Ministry Committee at Due West UMC in Marietta.

Aretired certified financial planner, Bill Coffeen is a former member of the Georgia United Methodist Foundation Board of Trustees and now serves on the Strategic Purpose Task Force Committee.

In 2016, he established the Bill and Inez Coffeen Scholarship Endowment with the Foundation to honor his parents while supporting students who attend Methodist higher education institutions.

As chair of Due West UMC's Legacy

Ministry Committee, Bill encouraged the church to enroll in the Foundation's Legacy Ministry Training Program. In this Q&A, Bill provides insight into the training, which allows members to give or leave a gift to the church endowment.

Q: Why did Due West UMC enroll in the Foundation's Legacy Ministry Training?

Bill: We enrolled to increase the likelihood of success in building an endowment of lasting value. Why reinvent the wheel when the template for success was available? Using the videos and related support materials helped us as a committee to stay on track. While the concept of an endowment is quite simple, creating the framework to sustain it is far more complex and requires thorough due diligence. The Foundation's tools and readily available phone consultations greatly benefited our church as it would any other Methodist community of believers.

Q: How does the Foundation help Due

West UMC fulfill its mission?

Bill: Participating in the United Methodist Dollars for Scholars program for many years and recently creating an endowment for future generations helps Due West as a church and as individuals expand its stewardship role in our community and the world.

Q: Why is this endowment critical to the church's future?

Bill: This endowment reminds us that everything comes from God and that our ability to help future generations doesn't stop at death but continues in perpetuity.

Q: Why should Due West UMC members leave a legacy to support the church?

Bill: Just as daffodils multiply over time and blossom annually, so too does an endowment whose earnings (blossoms) can be distributed periodically while the principal (the bulbs) keeps growing and spreading. The blessings of such activity live on forever.

The Rev. James and Mavis Trice Scholarship Endowment Honors Pastoral Family



Bill and Linda Daniel (pictured above) established the Rev. James and Mavis Trice Scholarship Endowment to honor his memory and their ministry together while serving at Isle of Hope UMC in Savannah.

On July 22, 2021, the Rev. Dr. James “Jim” T. Trice Jr. passed away, leaving behind his beloved wife, Mavis, son, Matt, granddaughter, Cali, and countless family and friends who loved him. During his lifetime and ministry serving United Methodist congregations in the South Georgia Annual Conference, he epitomized what it meant to be a servant leader.

Dr. Trice’s pastoral appointments included Harmony UMC in LaGrange, The Geneva Larger Parish in Geneva, Aldersgate UMC in Columbus, Buena Vista UMC, Forest Hills UMC in Macon, Bainbridge First UMC, Valdosta First UMC, District Superintendent of the Columbus District, and Isle of Hope UMC in Savannah.

For about eight years, Dr. and Mrs. Trice served as Bill and Linda Daniel’s pastoral family at Isle of Hope UMC. “Both Jim and Mavis meant so much to our daughter and son and Linda and me,” Bill said. “They were with our church during a growth period both in facilities and memberships.”

Linda adds, “They steered the church toward missions, which was very important to them and has been a major part of our church ever since.”

Dr. Trice inspired Isle of Hope UMC

to adopt a goal of becoming a “50-50” church, whereby the church began a long effort to budget as much for local, national, and international missions as it budgeted for its own congregation.

The Trices’ pastoral leadership was so impactful that the Daniels wanted to honor his memory and their ministry together by establishing the Rev. James and Mavis Trice Scholarship Endowment with the Georgia United Methodist Foundation.

“We designed the scholarship so it would be available to Georgia students in local Methodist churches who want to attend Methodist colleges and universities,” Bill said. “By establishing the scholarship endowment through the Foundation, we were able to take advantage of the United Methodist Dollars for Scholars program.”

The UM Dollars for Scholars program involves matching support from a student’s Methodist church, the United Methodist Higher Education Foundation (UMHEF), and participating United Methodist Foundations and United Methodist-related schools. The potential scholarship may total up to \$4,000 each year.

“The UM Dollars for Scholars program is a great way not just for scholarship endowment funds like ours but for individual donations to leverage up and make a real, meaningful impact for young people. We think it is important to recognize young people’s gifts, graces, and talents at the local church level,” Bill said. “We hope that a good number of those who benefit from the scholarship will be able to return to their church and communities and make a difference in the years to come.”

The Daniels are children and grandchildren of families who believed in the value of higher education. “I went to Emory. It’s where Linda and I met,” Bill said. “I could not have gotten there without the financial aid that Emory gave me, and I am most grateful for that.”

“We also believe very strongly that we

are called to use the resources we have been blessed with to help others. Higher education is a generational opportunity,” Linda adds.

At the Daniel’s request, LaGrange College students will be given first preference when the \$1,000 scholarships from the endowment are awarded each year. “LaGrange is where Jim and Mavis met and began their lives together,” Linda said.

LaGrange College students Lindsey Green and Jonathan Walden were the first to receive a \$1,000 scholarship award from this endowment fund for the 2022-2023 academic year. Lindsey, an accounting major, is a member of Temple UMC. Jonathan, a sports management major, is a member of Cumming First UMC. In addition, both students received matching support from their congregations, and the UMHEF.

Previously, Bill held several key leadership positions with the Foundation, including chair of the board of trustees and loan committee. He explains why his family chose the Foundation as its planned giving partner.

“The Foundation’s investments are well managed and consistent with our Methodist values and philosophies,” Bill said. “By placing the funds in the Foundation, we are assured that the impact will last forever.”

The Daniels hope this endowment will inspire other people to establish or contribute to higher education scholarships to impact the lives of children and people yet unborn.

“Also, we see this as a real opportunity not just for individuals but Sunday school classes and church groups to honor the memory of ministerial families who have impacted their community in such wonderful ways as the Trices,” Bill said. “There are other ministerial families who have impacted our lives. We hope to honor them in similar ways so they will continue to impact people just as they did during their lifetimes.”

Neal Moore's Memorial Gift to Support Multiple Causes



Left: Neal Moore's beloved wife, Linda, gave freely of herself to help those in need. Middle: Neal (center) met with The Methodist Home Donor Relations Officer Brian Yarbrough (left) and Foundation Regional Vice President Dr. Rick Lanford (right) during the signing of his charitable gift annuity contract. Right: The Methodist Home President/CEO Alison Evans referred Neal to the Foundation, which helped him support multiple organizations with just one gift.

Four years after Neal Moore's beloved wife, Linda, lost her battle with cancer, he established a charitable gift annuity with the Georgia United Methodist Foundation. This legacy gift will one day honor her compassion for at-risk children and youth, victims of domestic violence, and hungry, homeless, and abandoned animals.

The Moores love story spanned nearly 60 years. They married in 1960 while Neal was serving as a Second Lieutenant in the U.S. Army in Albany. During the next 18 years, Linda traveled extensively as an Army wife, raised two children, and made many lifelong friends.

"Her most cherished moments were those of wife, mother, grandmother, and friend. Linda touched many lives. She never met a stranger. Linda loved people, and people loved her. She always gave freely of herself to help those in need. She helped amputees returning from Vietnam at the Eisenhower Army Medical Center in Fort Gordon. Later she served as a volunteer coordinator for 10 years with the American Red Cross in Shelbyville, Tenn.," Neal shared. "Most recently, she dedicated herself to The Methodist Home in St. Marys, where she served on the Auxiliary Board of Directors. She loved the boys and was instrumental

in starting The Methodist Home Golf Classic, an annual fundraiser. She also loved helping people and animals in so many positive ways."

Neal knew he wanted to honor his wife's memory with a single legacy gift that would support multiple causes that had been close to her heart, but it wasn't immediately clear how he would accomplish this goal.

"Whenever I make a major decision, I always talk to three people," Neal said. "I first talked to my financial advisor, explained what I wanted to do and asked how I could do it. Then, I talked to Alison Evans, president/CEO of The Methodist Home in Macon, whom I respect, and she referred me to the Georgia United Methodist Foundation."

"For many years, Neal and his lovely wife, Linda, have supported our Home for boys in St. Marys and several other charitable causes. After Linda passed away, Neal wanted to ensure their annual giving to these entities remained strong long after his death," Alison said. "While the Georgia United Methodist Foundation can assist churches and organizations like The Methodist Home in so many ways, I knew one of their major strengths is working with individual donors like Neal to help them reach their charitable giving goals. I introduced Neal to Dr. Rick Lanford

(Foundation regional vice president), who I knew could help make this happen. The Georgia United Methodist Foundation proved to be the right partner."

Rick adds, "Whenever a person wants to make a meaningful legacy gift, which in Neal's case benefits multiple organizations, it always brings me great joy to help them navigate the process. The Foundation is a trusted resource; our donors know we will always honor their wishes when administering their gifts.

"Neal purchased a charitable gift annuity contract with the Foundation using gifts of appreciated stock. In return, he receives fixed payments during his lifetime. After he passes away, the Foundation will gift the remaining funds in Linda's memory to support The Methodist Home, the Camden Community Crisis Center, and the Humane Society of Camden County."

"I'm not a wealthy man. I'm a retired soldier. Linda was a splendid person who always tried to help other folks. She deserves to be remembered," Neal said. "I know whatever is received will be used wisely. I receive the greatest joy from giving and know this is what Jesus wanted me to do because He says to love your neighbor as yourself."

The South Georgia Conference Relies on the Foundation as a Trusted Resource



In addition to his appointment as the South Georgia Conference Treasurer and Director of Administrative Services, Dr. Derek W. McAleer (left) also serves as an ex-officio member of the Georgia United Methodist Foundation Board of Trustees. He will continue in these roles until his retirement effective December 31, 2022.

In this Q&A, Dr. McAleer explains why he is a strong advocate of the Foundation.

Q: How would you describe the partnership between the South Georgia Conference and the Foundation?

Dr. McAleer: I'm grateful for the expertise and services the Foundation provides to our conference. The Foundation assists us by managing several endowments and funds we have for specific purposes. They provide a tremendous resource to local churches. I am constantly referring a church to the Foundation for a loan or refinance proposal, to work on a cemetery association, to handle certificate investments, or some similar work.

Q: Why does the South Georgia Conference partner with the Foundation on the investment of its funds?

Dr. McAleer: We like the security the Foundation provides, the returns we get on our investments, and the way the Foundation uses our invested funds for loans to churches for kingdom work.

Q: What are the benefits of choosing the Foundation, a United Methodist not-for-profit agency, as your investment partner?

Dr. McAleer: First, the Foundation understands churches. They get the church's bottom line – which, while having a financial component, is not only financial. The Foundation gets the idea that funds are for ministry.

Second, the Foundation partners with Wespath Institutional Investments (which manages nearly \$23 billion as of September 30, 2022) to manage the funds. So, we get local contact with international expertise.

Third, the Foundation understands the church's investment values. They help us be socially responsible without being fiscally irresponsible.

Fourth, the Foundation is local. The Foundation is created and managed for Methodists in Georgia.

Q: What has your experience been like working with the Foundation?

Dr. McAleer: We get very prompt service. When we need funds, we usually have them within a day. When it's time to renew a certificate, they are proactive. When I send a



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church to them for help, that church's calls and questions get answered, and their needs get met.

Q: Are you confident in the Foundation's future and the funds you have invested there?

Dr. McAleer: Absolutely! The Foundation's by-laws provide that it can serve any Georgia church with historical ties to the Methodist Church. The Foundation Board of Trustees is diverse and skilled. I don't have any crystal ball about the future of The United Methodist Church, but I am confident the Foundation will be there for our churches in whatever future God chooses to develop for us.

Q: When do you refer churches to the Foundation? What services should they seek from the Foundation?

Dr. McAleer: I send churches to the Foundation for certificate investments and endowments. (Churches are amazed to find out that the Foundation beats their bank!)

I send churches that need help setting up a cemetery association to the Foundation. (Every church should know who will care for their cemetery if the church were to close).

I send churches to the Foundation for building loans and refinancing. (I've discovered that even when the Foundation doesn't get the loan, their rates cause the local bank to "sweeten" their bid).

I send churches to the Foundation to learn how to talk to members about leaving a gift to the church in their wills. Notice every one of these items is a service that benefits the local church.