

# Faith & Money



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

## Q&A With Kathryn H. Dennis, Board Chair, and Mathew A. Pinson, President

*The Georgia United Methodist Foundation is pleased to introduce Kathryn H. Dennis, chair of the board of trustees, and Mathew A. Pinson, president and chief executive officer. They began their new roles on July 1, 2021.*

**Q: Please tell us a little about yourself and your family.**

**Mathew:** I'm a lifelong Georgia United Methodist and was raised in the parsonage in the North Georgia Conference. We developed strong relationships through my dad (the Rev. John Pinson, North West district superintendent) with clergy and lay people throughout both conferences. I served as the lay leader of the North Georgia Conference and as chair of the delegation for North Georgia. I also like to share that I'm an Eagle Scout. I'm married to the Rev. Susan Pinson, an ordained deacon in the North Georgia Conference. We have two children, Elizabeth and Henry.

**Kathryn:** I was born and raised in Atlanta but have lived in Macon for 34 years. My husband, Brown, and I have three adult children and two grandchildren. I am a University of Georgia graduate. I was a banker for 18 years, and I have served as president of the Community Foundation of Central Georgia for 19 years. We are the third generation at Vineville UMC, and our children are the fourth generation.

**Q: What makes you excited about**



**Pictured left to right: GUMF Board Chair Kathryn H. Dennis and President and CEO Mathew A. Pinson.**

**coming to the Foundation?**

**Mathew:** First, the Foundation's mission as it relates to the North and South Georgia Conferences provides a unique opportunity to partner with Georgia Methodists. Second, it is the people. I was very impressed by the professional staff and the excellent volunteer leadership of the Foundation.

**Kathryn:** Like Mathew, it's the mission and the uniting nature of the Foundation. I felt deep in my soul that this is what God was calling me to do. I'm also excited about working with Mathew and the team to define what the next decade looks like for the Foundation and being able to share that good news with Methodists in our state. I respect the Rev. Keith Lawder (retired GUMF president/CEO) for what he and the leadership have done. You're only as strong as the foundation of the people who came before you. I

believe we're poised for growth and positive opportunities where the Foundation can support our churches and members.

**Q: What is your vision for the Foundation's future?**

**Mathew:** I believe what's most important is to lean into our mission and the spaces where the Foundation excels with excellence. As we cast a vision for the next decade that Kathryn talked about, we will work together with our staff and volunteer leaders to amplify and elevate our

mission and the mission of the United Methodist Church through the churches and agencies we serve.

**Kathryn:** I share Mathew's vision for the future. How can the Foundation support the Methodist churches in Georgia with what they want to accomplish, whether it's making disciples of Jesus Christ, helping churches grow their endowments, or providing loans for churches to offer a place where members want to come?

**Q: What are your goals and aspirations for the Foundation?**

**Mathew:** As we emerge from the pandemic, there's going to be an opportunity for the church to be the church in a stronger, more vibrant way. It would be great if the Foundation, as one of its principal goals, steps forward and says, "We're here to be your partner in ministry. We want to offer ourselves

*Q&A Continued on page 4*

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## GUMF Hosts Wespath Investment Forum on Wednesday, September 22



**Dave Zellner,**  
Wespath Chief  
Investment Officer



**Joe Halwax,**  
Wespath Managing  
Director, Institutional  
Investments

**Date:** September 22, 2021

**Time:** Noon to 1:00 p.m. (Eastern)

**Location:** Zoom

**Link to Join Webinar:** <https://us06web.zoom.us/j/81051754032>

**On Wednesday, September 22,**

**2021, from noon to 1:00 p.m.,**

Georgia United Methodist

Foundation President and CEO

Mathew A. Pinson and Board Chair

Kathryn H. Dennis will host an

Investment Forum with Wespath

Institutional Investments via Zoom.

Wespath's Managing Director of

Institutional Investments Joe Halwax

will provide an overview of the

GUMF and Wespath partnership.

Wespath's Chief Investment Officer

Dave Zellner will provide a global

market update.

Churches and agencies that invest

with GUMF, those interested in

investing with GUMF, and anyone

interested in learning more about

long-term sustainable investments

are invited to join us.

The webinar will conclude with a

Q&A. Questions can be submitted

in advance for the presenters by

emailing [info@gumf.org](mailto:info@gumf.org).

Registration is not required. If you

have any questions, please email us

at [info@gumf.org](mailto:info@gumf.org) or call us at

770-449-6726 or 877-220-5664.

## GUMF Solutions for Churches and Agencies

### Institutional Investments

We help churches and agencies 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*	6.07%	45.69%	18.65%	18.22%
International Equity Fund*	5.65%	41.11%	13.23%	14.33%
Multiple Asset Fund	4.80%	29.38%	12.96%	12.47%
Fixed Income Fund**	2.49%	3.78%	6.06%	4.32%

Returns as of 6/30/21 net of fund fees. Past performance is not an indication of future results.

\*On 10/10/17, GUMF's Equity Fund was split into the U.S. Equity Fund and the International Equity Fund.

\*\*On 11/1/17, GUMF's Fixed Income Fund Manager changed from Merrill Lynch/BlackRock to Wespath.

### Certificate Investments

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

**Certificate Terms and Rates:** 4-Year: 1.20% 3-Year: 1.10% 2-Year: 1.00% 1-Year: 0.90%

Rates as of August 2021. Rates are subject to change without notice. For current rates, contact GUMF.

### Loans

We offer loans to churches and agencies wishing to refinance debt, build, expand, or renovate facilities to sustain ministry.

**Construction Loan Terms and Rates Less Than 1 Year: 4.65% Fixed**

**Permanent Loan Terms and Rates Up to 20 Years: 4.00%\***

\*Fixed rate for five years. Interest rate is adjusted at the end of each fifth year of the permanent loan. Rates as of August 2021. Rates are subject to change without notice. For current rates, contact GUMF.

### Endowment 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.

## GUMF Solutions for Individuals

### 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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### 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.

## GUMF Extends Grateful Goodbyes ...

This summer has been a time of change for the Georgia United Methodist Foundation, just like it has been for our pastors and leaders in the North and South Georgia Conferences. Whether we are saying goodbye or welcome, we hope you will join us as we acknowledge, with gratitude, the following friends and colleagues.



**C. Bert Bennett**  
Trustee



**Tracy L. Crump**  
Trustee



**Lee D. Highsmith**  
Trustee



**Calvin R. Stamps**  
Trustee



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



**Nancy Young**  
VP of Development

We want to express our heartfelt gratitude to the following members of the board of trustees who have completed terms of service: **C. Bert Bennett** of Draffin, Tucker, LLP, **Tracy L. Crump**, formerly of the Foundation of Wesley Woods, **Lee D. Highsmith** of Good News Clinics, and **Calvin R. Stamps** of Bretwood Capital Partners. They made countless contributions while faithfully serving on our board of trustees and various committees.

We said goodbye to our beloved presi-

dent/CEO, the **Rev. Keith E. Lawder**, who retired on June 30. Keith joined the GUMF board and loan committee in 2008, serving until he was appointed GUMF vice president in January 2016. He was named president/CEO on July 1, 2016, when the Rev. Charles (Chuck) W. Savage II retired.

**Nancy Young** retired as GUMF vice president of development on July 30. The GUMF community is grateful for her 11 years of ministry in which she tirelessly promoted endowments and

legacy ministry training, planned giving, scholarships, wills clinics, and cemetery associations.

"Keith and Nancy were a wonderful team who understood the importance of making scholarships available to United Methodist students attending our church-related institutions," said Board Vice Chair Ruth A. Knox. "They also made a special effort to connect those who established scholarships with the students who received them, which is a lovely way to build stronger relationships."

## ... and Warm Welcomes



**Kathryn H. Dennis**  
Board Chair



**Ruth A. Knox**  
Vice Chair



**Mathew A. Pinson**  
President and CEO



**Charles L. Bachman Jr.**  
Trustee



**Brittney Haynes**  
Trustee



**Cater C. Thompson**  
Trustee

GUMF extends a warm welcome to our new board chair, **Kathryn H. Dennis**, who has served as president of the Community Foundation of Central Georgia in Macon since June 2002.

**David A. Duke** will remain a member of the board of trustees in the role of immediate past chair, and **Ruth A. Knox** will now serve as vice chair.

Following a nationwide search, **Mathew A. Pinson** was unanimously elected as GUMF's next president and chief executive officer by the board of

trustees. He served Emory University in various roles for nearly 14 years, most recently as assistant vice president and chief of staff to the senior vice president for advancement and alumni engagement. Mathew began his new role at GUMF on July 1. (The Q&A beginning on page 1 is a great way to "meet" our new board chair and president!)

We are grateful that **Charles L. Bachman Jr.**, a seasoned litigator with GDCR Attorneys at Law, rejoined the board

of trustees. We are also pleased to welcome two new trustees. **Brittney Haynes**, director, corporate communications at Sharecare, brings a wealth of experience in the communications arena. **Cater C. Thompson**, a partner with Jones Cork, LLP, has received numerous recognitions for her expertise in the area of creditors' rights, including bankruptcy and foreclosure, probate, business law, and public finance. Cater also serves as the Chancellor of the South Georgia Annual Conference.

## Q&A With Board Chair and President

*Continued from page 1*

as a resource in the spaces we excel so that we can contribute to and support the mission of congregations and agencies here in Georgia.”

**Kathryn:** I look forward to working with Mathew and the staff to define what the board sees as the Foundation’s future and goals. After Mathew gets settled, I believe it’s time for a strategic plan.

**Q: How do your gifts and experiences fit in with these goals?**

**Mathew:** From my perspective, the strength that I bring is in relationships and an ability to help organize and lead, where appropriate, a team of staff and volunteers to help chart a path for the future.

**Kathryn:** Both Mathew and I are very relationship-driven. We appreciate knowing many different people and hearing other ideas. We are conveners and bridge builders. I believe my experience leading the Community Foundation of Central Georgia will help our Foundation crystalize what we do, what value we can provide, and how we can help our Methodist partners reach their goals.

**Q: We often say the Foundation is one of the best-kept secrets in Georgia. How do you plan on letting the secret out?**

**Mathew:** I believe the best-kept secret is the Foundation’s people and resources. It’s a matter of deploying current and former staff and volunteer leaders strategically across the state so that we can elevate our mission for the congregations and agencies that advance Christ’s mission through the Methodist movement in Georgia.

**Kathryn:** I believe storytelling is essential where we give concrete examples of how the Foundation has provided solutions in the past. It’s on us to make sure that the bishops and district superintendents understand where the Foundation can step in and help and serve as a solution.

**Q: What would you like people to know about the Foundation?**

**Mathew:** I would like people to know that the Foundation’s professional staff and strong volunteer network have some of the finest thought leaders and partners in the space of faith-based financial solutions known in Georgia Methodism. And, if you need a financial resource, a partner in any number of areas, the Foundation has experts who can help you confront a challenge, solve a problem, seize an opportunity, and expand, grow, and elevate the mission and ministry of your church or organization.

**Kathryn:** We offer faith-based philanthropic and financial solutions. We’re not knocking on your door asking for money. We’re knocking on your door, saying, “How can we help you?” The strength of our organization is its people, particularly our new president, Mathew Pinson. We have strong people of faith who care and have the skills needed to help bring solutions to challenges.

**Q: What would you say are the top three challenges facing the Foundation in the days ahead?**

**Mathew:** The first challenge is how do we cast a vision for ourselves that allows us to be a leader as we emerge from this global pandemic that’s impacted ministries of the church here in Georgia and all over the world? Second, how do we set ourselves apart and distinguish our mission from other organizations that do similar work but don’t do it in the faith-based space on behalf of Methodists across Georgia? Third, how do we reassure people that regardless of changes in the denomination’s structure, we intend to continue providing the kind of leadership and support of church ministries that we have always offered?

## Calvary UMC Turns to GUMF for Loan to Replace Roof



**F**ounded in 1872, Calvary UMC in Atlanta has a long history, spirit of fellowship, and love of God that continues to this day.

The church’s first building was constructed in 1917. They later added on to the sanctuary and then built an Education Building in 1954, where generations of children, youth, and adults have attended Sunday school.

When the time came for Calvary UMC to replace the roof on its Education Building due to unmanageable water leaks, the Rev. Kevin Hankins, pastor, and Robert Smith, chair of the board of trustees, turned to the Georgia United Methodist Foundation for help. They first read about GUMF’s Loan Program in our Faith & Money newsletters.

“We chose to partner with GUMF on this loan because of the great rates, ease of application, and the personal attention to our unique needs,” Smith said. “Jim Pope (GUMF director of lending) and Lori Tucker (GUMF loan administrator) were the best. Some other benefits included easy to conduct business with, great communication, patience, and no hassles.”

“The 20-year amortization will keep their payments low until they can conduct periodic capital campaigns once services return to normal following the pandemic,” Jim said.

Calvary UMC borrowed enough money to replace the roof and make some capital improvements around the campus to address structural and safety issues and enhance the visual appeal. Plans are underway to repair the steeple, resurface the parking lot, and update the narthex, bathrooms, and other areas.

“Our experience with GUMF was so great that we are anxious to pay off our loan and apply for our next project,” Smith said. “We won’t consider another lender.”

## Covenant UMC Breaks Ground on New Home!



**Rev. David Moore, pastor of Covenant UMC, partnered with GUMF on a construction loan to build a new church home that will bless current and future generations.**

For decades, the late Elijah F. Moore Jr. played a vital role in growing the Georgia United Methodist Foundation's ministry by serving as executive director and chair of the board, loan, and investment committees. Little did he know that his work with GUMF in the formative years would one day benefit some of the churches that his son, the Rev. David Moore, would serve.

Moore has partnered with GUMF twice on construction loans, first on behalf of Midway UMC in Auburn and most recently while serving as pastor of Covenant UMC in Smyrna.

In 2015, Cumberland UMC and Faith UMC merged congregations and took the name "Covenant" to express their commitment to each other and gratitude for God's grace. When Moore was appointed pastor in 2016, he knew the church would need to relocate to a new location as mandated by the merger agreement.

The Cumberland property was the first to sell, and the proceeds were deposited into a building fund started by Moore. The newly merged congregation met at Faith UMC until the property's sale earlier this summer. Covenant UMC currently holds worship services in Smyrna First Baptist Church's chapel until their new 18,000-square-foot church home, located on Atlanta Road one mile south of the Smyrna Market Village, is complete.

Moore explains why he's such a strong

advocate for borrowing from GUMF.

"We did not consider another lender because I had personally worked with GUMF in the past. GUMF knows and understands how to work with churches and wants the churches to succeed!" Moore said. "The application process is so much easier than borrowing from a bank. Jim Pope (GUMF director of lending) and Lori Tucker (GUMF loan administrator) were responsive, friendly, and knowledgeable. I am convinced we are getting as good, if not better, rates."

Although Covenant UMC's closing with GUMF took place in May 2021, the church plans to use its money from the sale of the two properties and the building fund first before drawing on the construction loan, possibly in four to six months.

While Covenant UMC's location is changing, its mission remains the same. "We want to serve our community in such a way that people experience the love of Jesus and come to know Jesus as Savior and Lord," Moore said. "We're big enough to have programs for all ages from children to senior adults yet small enough where the pastor knows everybody's name!"

Over the past five years, we have become more intentional about being involved in our community. We adopted a mile on Atlanta Road for litter pick-up. We participate in a Habitat build every year. We serve meals at The Extension, a residential program for

those recovering from addictions. We make significant contributions of money and food to MUST Ministries. We are in touch with two schools to provide whatever we can that the counselors say are needed—whether it's Christmas gifts or items to meet students' special health needs. We host movies and other events for the community. We have added both a children's director and a youth director to our staff. And our worship services are considerably more contemporary than five years ago."

Although the pandemic slowed down Covenant UMC's building plans, Moore said it gave the congregation extra time to reimagine.

"We want our building to be a community outreach center with open doors—not a place where we go inside to do whatever—but a place where we plan and visualize how we will go out," Moore shared. "We want our building to be available to groups in the community. We want to have activities outside like worship services, movies, and meals where people see us. We also want to serve passersby intentionally—maybe by offering free coffee or water to walkers and runners."

If your church or agency needs GUMF's help with a loan, please contact Jim Pope, director of lending, at 770-841-5163 or [jpope@gumf.org](mailto:jpope@gumf.org) or Lori Tucker, loan administrator, at 770-449-6726, 877-220-5664, or [ltucker@gumf.org](mailto:ltucker@gumf.org) for a free consultation.

# GUMF Helps Bainbridge First UMC Reach Its Financial Goals



**“We trust the leadership of GUMF. Bainbridge First UMC hopes to develop additional endowment funds through GUMF in the future to ensure that our congregation will be able to maintain our beautiful sanctuary, including the slated roof and historic stained-glass windows in the next 30 years. We want to enlist GUMF’s**

**assistance to help us reach our financial goals.”**

**– Rev. Melissa Traver, Bainbridge First UMC Senior Pastor**



**F**or nearly two centuries, Bainbridge First UMC has focused on making disciples of Jesus Christ and serving neighbors’ needs while uplifting its community through love and worship. This 540+ member congregation has a legacy of pastoral and lay leaders who work tirelessly to secure its spiritual and financial future.

“We have a very generous and engaged congregation who is committed to being in mission and doing what it takes to be an important witness for Christ,” said the Rev. Melissa Traver, senior pastor of Bainbridge First UMC. She recently returned from a youth mission trip where the church partnered with Raleigh Youth Mission in North Carolina to work with homeless shelters and food banks in need.

One member left a legacy gift to support missions so the church had a perpetual source of income to serve as the hands and feet of Christ. Earlier this year, Traver worked closely with Dr. Rick Lanford, Georgia United Methodist Foundation regional vice president, to establish an investment management account that honored the donor’s wishes.

There are several reasons why Bainbridge First UMC entrusted these funds to GUMF, which partners with Wespath Institutional Investments, a not-for-profit subsidiary of Wespath Benefits and Investments.

“Our church needed to separate certain designated funds which specified that the income produced by



**FOUNDATION**

PO Box 922087  
Peachtree Corners, GA 30010-2087  
770-449-6726 • 877-220-5664  
[www.gumf.org](http://www.gumf.org) • [info@gumf.org](mailto:info@gumf.org)

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All costs were paid by a sponsor.

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Kennesaw, GA

the gift was to be used in the same manner as the gift – specifically for church mission work,” Traver explains. “These funds will be invested using the Investment Policy of the South Georgia Annual Conference – the same policy used as a model by the South Georgia Conference Board of Trustees. As the former secretary of the Board of Trustees, we relied upon GUMF as a major resource of fund growth.”

Institutional investors can choose from five funds managed by GUMF: U.S. Equity Fund, International Equity Fund, Multiple Asset Fund, Fixed Income Fund, and an Inflation Protection Fund. Bainbridge First UMC chose to invest 100 percent of the funds in the Multiple Asset Fund because the risk tolerance was acceptable with the donor’s goals and the Conference’s Investment Policy.

Traver believes investing with GUMF, whose investment policies align with the ministry focus of Bainbridge First UMC, will yield long-term benefits for the church.

“We trust the leadership of GUMF. Bainbridge First UMC hopes to develop additional endowment funds through GUMF in the future to ensure that our congregation will be able to maintain our beautiful sanctuary, including the slated roof and historic stained-glass windows in the next 30 years. We want to enlist GUMF’s assistance to help us reach our financial goals,” Traver said.

To learn more about GUMF’s institutional investing, please contact Mathew Pinson, president and CEO, at 770-449-6726 or [mpinson@gumf.org](mailto:mpinson@gumf.org) or Dr. Rick Lanford, regional vice president, at 478-256-7130 or [rlanford@gumf.org](mailto:rlanford@gumf.org).