



Faith & Money

Multiplying Financial Resources for Mission and Ministry

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The Foundation Offers:

- ▶ **Fundraising Services** to assist churches and entities with capital campaigns.
- ▶ **Investment Services** to manage and grow funds entrusted to us.
- ▶ **Lending Services** to extend low-interest loans to churches and entities wishing to refinance debt or build, expand or renovate facilities.
- ▶ **Endowments** to establish a permanent source of income to support programs and ministries.
- ▶ **Planned Giving Services** to connect United Methodists to causes that matter.
- ▶ **Grants and Scholarships** to support vital ministries and future leaders of the Church.

Foundation Welcomes Wesleyan College President to its Board

The Georgia United Methodist Foundation is pleased to welcome Ruth Austin Knox as a new member to its board of trustees. She accepted a three-year term of service beginning in June 2011.



Ruth Austin Knox

Ruth has served as president of Wesleyan College in Macon, Georgia since 2003. She graduated from Wesleyan in 1975 with a major in English and received the Juris Doctor Degree from the University of Georgia School of Law in 1978.

Ruth works tirelessly to advance higher education through her board involvement with numerous entities such as the United Methodist Higher Education Foundation and the National Association of Schools and Colleges of The United Methodist Church. In addition, she serves on the boards of several regional and statewide civic and volunteer organizations.

"Ruth brings strong leadership skills, legal expertise and a lifelong faith and commitment to serving The United Methodist Church," said Foundation president Charles W. Savage II. "We are extremely blessed to have her serve on our board."

"I have always been impressed with the Foundation's dedication to supporting The United Methodist Church, including students attending our United Methodist

colleges and universities in Georgia," Ruth said. "I am honored to have the chance to be directly involved in the Foundation's ministry, which will be a tremendously rewarding experience."

Wesleyan was founded in 1836 as the first college in the world for women. "We are proud of our long relationship with The United Methodist Church," Ruth said. "We also take

seriously our role as a pioneer in women's education, and our students appreciate the way we combine an excellent academic program with meaningful opportunities to serve the community and grow spiritually as well."

According to The Princeton Review, one of America's most widely known education services and test preparation companies, Wesleyan is the nation's #9 "Best Value" private college for 2011. The Princeton Review editors commend Wesleyan for its "rigorous academic atmosphere," "fabulous highly interactive, discussion-oriented classroom experience," and "supreme ideals of sisterhood."

"Wesleyan offers a baccalaureate degree with 31 majors and 26 minors, and we are developing new areas of study each year. We also have two graduate programs - in business and education," Ruth said. "If you would like additional information or would like to apply for admission, please contact the Office of Admissions at 800-447-6610 or www.wesleyancollege.edu."

WELCOME!

The goal of The United Methodist Church is making disciples of Jesus Christ for the transformation of the world.



Charles W. Savage II
President

The place that disciples are made is at the local church. As I reflect on the mission of the Georgia United Methodist Foundation, one question comes to mind: "How can the Foundation assist local churches in accomplishing that goal?" The Foundation's mission is multiplying financial resources for mission and ministry. This is what the Foundation has done and continues to do. Let us help you find ways to meet the financial goals that will enhance the mission and ministry of your local church.

Investment Performance and Rates

The Foundation manages over \$85 million of investment funds on behalf of United Methodist churches and entities in Georgia.

Investment Funds	Quarter as of 6/30/11	Year-to-Date as of 6/30/11	1-Year as of 6/30/11	2-Year Average as of 6/30/11
Equity Fund*	-0.06%	5.28%	31.60%	22.32%
Fixed Income Fund	1.87%	2.40%	2.35%	5.58%

Returns are net of fund fees. Past performance is not an indication of future results. Both funds are invested according to the Socially Responsible Investment Principles of The United Methodist Church. *With a change in the Foundation's investment program implemented on 12/31/09, the performance record shown is that of our new investment manager.

Development Fund Rates

The Development Fund offers United Methodist churches, entities and individuals in Georgia attractive interest rates while providing the financial resources to support the Loan Fund.

Certificates	4-Year	3-Year	2-Year	1-Year
Current Rates	3.25%	3.00%	1.90%	1.60%

Rates as of September 2011. For current rates, please call the Foundation at 770-449-6726 or 877-220-5664. All rates are subject to change without notice.

Loan Fund Rates

The Loan Fund offers below-market rates to United Methodist churches and entities in Georgia wishing to refinance debt or build, expand or renovate facilities.

Types	Terms	Rates
Construction	Less than 1 Year	6.50% Fixed
Permanent	Up to 20 Years	5.80% **

** Fixed Rate for 5 years. Interest rate is adjusted at the end of each fifth year of the permanent loan. For current rates, please call the Foundation at 770-449-6726 or 877-220-5664.

Foundation Delivers Triple Win!



Kermit R. Griner, Jr.
Chairman

Whether you need a church loan, a place to invest money for a future need or endowment, or require assistance with planned giving or a capital campaign, the Georgia United Methodist Foundation delivers a triple win!

Kermit R. Griner, Jr., chairman of the Foundation's board of trustees, said, "The **first** win is when United

Methodist churches, entities and individuals invest in the Georgia United Methodist Foundation Development Fund. You receive rates that are better or equal to market rates. The **second** win occurs when the Foundation lends money to United Methodist churches and entities in Georgia

at below-market rates. The **third** win comes after the Foundation has paid all of its bills. We distribute whatever is leftover in the form of grants to local churches and extension ministries to further build God's kingdom."

Kermit adds, "You enable the Foundation to do these things because you are the stakeholders. We have no stockholders or investors looking for a return on their investment. We are responsible to individuals who make up The United Methodist Church – individuals who believe by joining together we can make a difference in the lives of many."

Please call the Foundation at 770-449-6726 or 877-220-5664 and start a conversation on how we can start a triple win with you.

Legacy Campaign at Cannon Church Raises \$1.3 Million



From left: Rev. Dr. Tom Elliott, Ned Lenhart, Rev. Dr. Amy Morgan and Nancy Young Hruschka

Cannon Church in Snellville, Georgia is a large, vibrant community of faith whose vision is to bring about life-change in children, youth and families through a personal relationship with Jesus Christ. Since 1978, Cannon has lived out this vision by offering members and visitors alike multiple worship, learning and service opportunities.

While expanding to meet the needs of its growing community, Cannon accumulated \$4.5 million in debt. In the fall of 2010, Nancy Young Hruschka, director of fundraising services with the

Georgia United Methodist Foundation, conducted a feasibility study on Cannon's behalf. The findings confirmed the congregation's support of a capital campaign, which was publicly launched in March 2011.

Ned Lenhart served as Cannon's campaign chair. "We realized that we were benefiting from the legacy of families who came before us and loved the church enough to commit their financial resources," he said. "Our theme became, 'What can we do now to leave a legacy for those families who will come 15 to 20 to 30 years from

now?'" The debt reduction campaign, entitled "Cannon Legacy: Now is our Time," raised more than \$1.3 million in commitments. In addition to reducing debt, 10 percent of the monies given will be tithed to support local and worldwide missions and ministries.

"What a great celebration! We asked our people for sacrifice, and what we got back was love!" said Cannon's senior pastor the Rev. Dr. Tom Elliott. "Working with the Foundation has been a great experience. Nancy's personality, positive attitude, attention to detail and knowledge of fundraising and stewardship kept us moving and on track."

Nancy adds, "The dedication, hard work and willingness of the campaign leadership and staff to freely give their time, talents and resources were key elements in the success of the Legacy campaign. It has been an honor and a privilege to help Cannon reduce its debt in order to enhance its ministries to youth, children and families."

Pierce Chapel UMC Finds Hassle-Free Refinancing



Refinancing debt with a commercial lender can be a hassle. First, you need to negotiate origination or commitment fees and intangible taxes. Next, there is a lengthy loan underwriting process that may uncover last-minute hoops to jump through. Then, you wait to receive the loan committee's approval.

In July 2011, Pierce Chapel UMC in Columbus, Georgia was pleased to discover how easy it was to refinance its \$1.6 million mortgage with the Georgia United Methodist Foundation. "The process was painless. It didn't take much time. The paperwork was very easy to fill out, and the Foundation was great to work with," said church treasurer Ben Armistead. "We also felt much safer keeping our money within the Methodist family. I would

highly recommend the Foundation to any church that may be thinking about refinancing or taking out a loan to build."

Frank Craft, the Foundation's director of lending services, said, "We try to keep the loan process as simple as possible. At the Foundation, you deal with only one person on terms and conditions. It's a relatively quick underwriting process, and we have the ability to respond in a prompt manner."

In addition to hassle-free refinancing, Pierce Chapel took advantage of lower interest rates that reduced its mortgage payments by over \$10,000 each year. "The monies we save each month are being used to pay down the principal," Ben said.

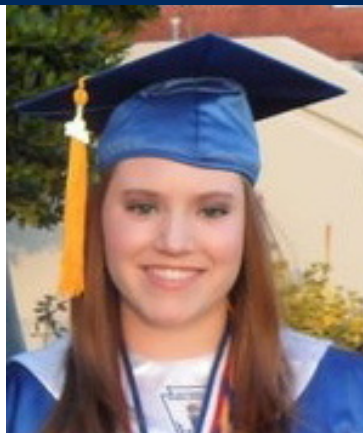
Wesleyan College Student Thankful for Scholarships



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In 2011, the Georgia United Methodist Foundation awarded 42 scholarships totaling \$42,000 to students participating in the United Methodist Dollars for Scholars program.



Lauren Mitchell

Lauren Mitchell of Rome, Georgia will be able to realize her dream of attending Wesleyan College in Macon, Georgia thanks to matching scholarships received from the Foundation, the United Methodist Higher Education Foundation, Wesleyan and Rush Chapel UMC in Rome, Georgia.

"I am very thankful for the opportunity I have been given," Lauren said. "I asked for help from God, and I received this scholarship that will help pay my way through college."

15 Technology Parkway South, Suite 125
Norcross, GA 30092-2928
770-449-6726 • 877-220-5664
www.gumf.org

RETURN SERVICE REQUESTED

Foundation funds were not used in the preparation of this literature.
All costs were paid by a sponsor.

Martinez UMC Investment Helps Churches

In 2005, Martinez UMC in Martinez, Georgia became the first church to invest in the Georgia United Methodist Foundation Development Fund. Since that time, this small church with a big heart has renewed its certificate on two separate occasions.

"We decided to invest because the interest rate on the three-year note is extremely competitive," said Jenny K. Bales, financial officer at Martinez. "Our church also wants to foster the development of additional Methodist churches."

Being a good steward of God's resources is very important to this nearly 300-member church whose mission is to impact our world by transforming the hearts of mankind through Jesus Christ our Lord.

The Development Fund is a unique investment opportunity that offers financial and spiritual rewards. One hundred percent of Development Fund investments are used to provide below-market loans to United Methodist churches and entities in Georgia.



When asked to describe her experience of working with the Foundation, Jenny said, "Great! The staff members have always been friendly and professional. Calls are always returned promptly, and questions are always answered in detail. Communication, which includes everything from annual reports to quarterly statements, is also excellent."