

Faith & Money

EMPOWERING PEOPLE TO CHANGE LIVES!

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REMEMBERING ANDREW: FAMILY CREATES SCHOLARSHIP FUND TO HONOR SON'S LEGACY

Andrew William Ethridge, 23, passed away on May 12, 2015, after a four-year battle with brain cancer. His parents, Rev. Dr. Glenn and Cathy Ethridge, share how the scholarship fund they created honors Andrew's legacy while blessing students from Oak Grove UMC in Decatur where he serves as Senior Pastor.

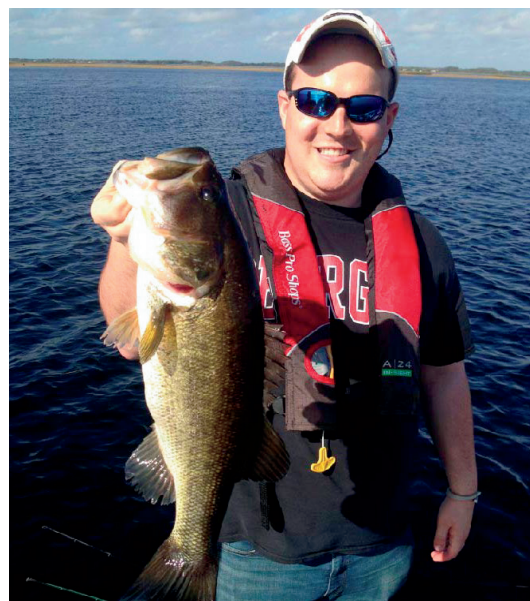
GUMF: CAN YOU TELL US ABOUT ANDREW?

CATHY: Andrew leaves behind the essence of an Emory business student. He LOVED Emory, and he loved academics. He worked hard academically and socially, and was involved in numerous activities on campus and off. He founded the Oxford College Marketing Club, was an Emory Eagles announcer at athletic events, was a Bonner Scholar, and was on the Dean's List every semester. He was a youth mentor and sang in the youth and adult choirs at Oak Grove UMC, volunteered as an Angel Buddy for special needs children, and founded the Young Adult Sunday School Class.

GLENN: Andrew left a legacy of laughter, courage, and drive. Inspired by the faculty of Oxford College, Andrew became a driven student, pursuing excellence. When his diagnosis of cancer came, he never relented. He went to multiple sessions of the same class to help him grasp the material. He hired tutors, studied long hours, and visited faculty during office hours. He never said, "I give up." Amazingly, he did it all with wit and humor.

GUMF: WHAT DID YOU LOVE AND ADMIRE MOST ABOUT ANDREW?

CATHY: His giving spirit! When he was sick and receiving treatment in Houston, we drove by a family on a sidewalk selling water. He made us stop so he could purchase water from them. And, he began a family tradition in 2012 of making 100 bagged meals on Christmas Eve to take to



Andrew Ethridge loved fishing with his dad, Rev. Dr. Glenn Ethridge, and his brother, Lee.

the homeless on Christmas Day.

GLENN: Andrew loved to laugh and to make others laugh. Andrew spent high school trying to find himself. By college, he had things together, and he worked with youth who were struggling through adolescence. He was fun to be with. His drive to achieve was so strong that Emory University's Goizueta Business School posthumously established "The Andrew Ethridge Award" to honor outstanding Bachelor of Business Administration students who distinguish themselves academically and in the community.

GUMF: WHAT WAS ANDREW PASSIONATE ABOUT?

CATHY: Andrew loved family! He enjoyed playing board games, golfing with Dad, fishing with his brother, Lee, and dancing with Mom. When he was hospitalized in December 2011, one of my fondest memories is of him dancing with me while

Cover Story continued on page 3

Stories of Transformation



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

Fall is a season of change marked by shorter days, cooler temperatures and colorful leaves. When we seek to follow God, He is at work in our lives not just for a season but year-round.

I love stories of transformation. One of my favorites is when John Wesley felt his "heart strangely warmed," and he was finally able to freely accept God's gift and assurance of salvation.

In this issue of *Faith & Money*, you will learn how endowment funds created by two different families and a church are transforming lives. You will also discover how our scholarship program works and why churches should consider completing our Legacy Ministry Training, which opens the door for members to give or leave legacy gifts to church endowments.

If you are already partnering with GUMF and would like to share your story of transformation, please contact us at 770-449-6726, 877-220-5664 or info@gumf.org. We would love to hear from you!

GUMF Ministries to Churches

Investment Performance

We help churches manage and grow funds through socially responsible and sustainable investing.

Investment Funds	Quarter	1 Year	3-Year Average	5-Year Average
U.S. Equity Fund*	6.15%	18.40%	16.37%	12.57%
International Equity Fund*	-0.62%	2.30%	11.16%	4.39%
Multiple Asset Fund	2.08%	7.14%	10.46%	7.03%
Fixed Income Fund**	0.39%	-0.84%	3.34%	2.74%

Returns as of 9/30/18 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.

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

Certificate Program

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

Certificate Terms and Rates: 1-Year: 1.45% 2-Year: 1.70% 3-Year: 2.10% 4-Year: 2.50%

Rates as of October 2018. For current rates, contact GUMF.

Loans

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

Construction Loan Terms and Rates Less Than 1 Year: 5.15% Fixed
Permanent Loan Terms and Rates 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 October 2018. For current rates, contact GUMF.

Endowments and Legacy Ministry Training

We teach church leaders how to establish and cultivate a permanent source of income to support and sustain a church's ministry program.

Wills Clinics

We help churches by assisting their members in preparing wills and other healthcare and estate planning documents.

GUMF Ministries to Individuals

Planned Giving Strategies

We offer free individual and group meetings to discuss ways to create a legacy for ministry and benefit your family.

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Rates as of October 2018. For current rates, contact GUMF.

Scholarships

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

Clergy Financial Literacy Academy

We train pastors in personal and financial church literacy.

Cover Story: Remembering Andrew



Rev. Dr. Glenn and Cathy Ethridge treasure this family photo with their sons Lee, left, and Andrew, right.

waiting to be discharged. He loved making people happy and was the jokester of the family, competing with Dad, as to who was the “funniest man in the family!”

GLENN: Andrew was passionate about laughter, music, and school. We always laughed that Andrew was going to own the world before he was 30. He had a great group of poker friends. Andrew enjoyed the relationships, and he also enjoyed the competition. In anything Andrew did, he wanted to win. Andrew enjoyed golf, and it was on the golf course that we bonded. Even when he was undergoing treatment, we remained competitive on the golf course. His favorite pastime was fishing. Andrew, Lee, and I spent many a day fishing on Lake Thurmond, Lake Lanier, and Fausett Lake.

GUMF: CAN YOU TALK ABOUT ANDREW’S FAITH?

CATHY: Andrew experienced faith as a child and grew up in a Methodist preacher’s family. He felt that he had to represent a typical preacher’s kid, and struggled with his faith as a young teen. When he was diagnosed with a brain tumor, his faith changed. His sense of giving to others, serving others, loving ALL, increased dramatically. He acknowledged that his faith was changing and that perhaps the illness was an opportunity to deepen his faith. He began to see that what once was his desire to be rich and famous wasn’t the route to go. He wanted to help others more, show more love to the family and to others, and to be a good servant of God.

GLENN: By the time of his diagnosis, he began to develop his faith. He had questions, and he had struggles about his own health and situation, but he had a steady, peaceful faith that the Lord would care for him in this world and the world to come. Andrew never became bitter. He was faithful to his church, attending worship just a couple of days before his death. He sang praise to God in choirs, with his laugh, and with his sure confidence that the Lord would care for him.

GUMF: HOW HAS YOUR FAMILY’S FAITH SUSTAINED YOU?

CATHY: Because of our faith, our family is surviving the loss of Andrew. I cannot imagine a person losing a child and not having faith. We recall the great times together and rejoice in those memories of Andrew. We laugh and cry, and know that God is with us and has and will meet our needs and continue to help us daily.

GLENN: I do not understand how people face tragic death without faith in God. The confidence Andrew had, and we have, that Andrew is secure in the hands of the Almighty brings me comfort every day. We experienced strength through the

presence of the Spirit and from the support of friends. Ultimately, we have a peace from God that all is well.

GUMF: WHY DID YOUR FAMILY CREATE THE SCHOLARSHIP FUND?

CATHY: We established the scholarship fund as a way to honor Andrew’s legacy to Oxford College (his favorite school)! When he died, we asked that money be donated to this fund in lieu of flowers! Folks from Oak Grove UMC, friends and congregants from all of the churches we have served, family, my work friends, Andrew’s friends, Lee’s friends, and anyone who wanted to remember Andrew gave! And to this day, people still contribute. Andrew’s paternal grandmother, Thelma (Ted) Ethridge, contributes to this fund yearly on Andrew’s birthday.

GLENN: Andrew loved Oak Grove UMC, and he loved Oxford College. This scholarship, which is at about \$80,000 now, helps Oak Grove youth experience the joy of Oxford College. It is also helping others make their college dreams come true. Our prayer for those young people is that they would have as much fun in life and faith as Andrew did.

GUMF: WHAT HAS GIVING TO OTHERS MEANT TO YOUR FAMILY?

CATHY: The scholarship signifies that Andrew’s legacy does live on. It is a part of reaching out to give to others, just as he did while here on earth. I am proud to know that someone may achieve their desires and dreams using this money given in memory of Andrew.

GLENN: We love seeing other young people enjoy college. It reminds us of our love for Andrew and Andrew’s love for Oxford. The scholarship helps keep those memories positive and encouraging.

GUMF: HOW DO THE SCHOLARSHIPS BLESS OTHER STUDENTS?

GLENN: Each year we make funds available to Oak Grove students, children of clergy in the Atlanta Emory District, and young people with a history of cancer. Between the money in the Andrew Ethridge Memorial Scholarship Fund and the United Methodist Dollars for Scholars Program, students can receive as much as \$8,000 in scholarships per year. This year we made two awards: one to a student at Oxford and one to a cancer survivor who is attending the University of Alabama, nemesis of Andrew’s beloved Georgia Bulldogs.

GUMF: IS THERE ANYTHING ELSE YOU WOULD LIKE TO SHARE?

CATHY: Andrew is greatly missed by so many people. He was truly a great young man with so much potential. We love him!

GLENN: Andrew’s last day of being alert and functioning was Mother’s Day. He went to church that morning to be with his mom, then his wife, Kristin, Lee, Cathy, and I had lunch. After lunch, Cathy, Andrew, and I went to Fausett Lake. He and I fished that afternoon for a couple of hours, then Andrew said he didn’t feel well. We went straight to the hospital, where he died within a couple of days. We find comfort in knowing that on his final day enjoying life he went to worship with his mother, and he fished with me.

Please visit www.ogumc.org if you would like to donate to the Andrew Ethridge Memorial Scholarship Fund, which is managed by GUMF.

11 QUESTIONS FOR OUR SCHOLARSHIP COMMITTEE



Rev. Dr. Glenn Ethridge
GUMF Scholarship
Committee Chair

Rev. Dr. Glenn Ethridge, Senior Pastor of Oak Grove UMC in Decatur, chairs the Georgia United Methodist Foundation's new Scholarship Committee. He and Nancy Young, GUMF Director of Planned Giving and Scholarships, answer 11 questions about this critical ministry which transforms students' lives.

1. WHY DID YOU DECIDE TO CHAIR GUMF'S NEW SCHOLARSHIP COMMITTEE?

GLENN: Our family has directly benefited from the scholarship program. Our youngest son, Andrew, went to Oxford College, and we were grateful for the scholarship from GUMF. I am happy to be a part of sharing generosity with others.

2. WHY ARE YOU PASSIONATE ABOUT HIGHER EDUCATION?

GLENN: Education opens doors to opportunity. Education expands the mind, builds bridges, and allows us to see possibilities where others see only inevitability. An educated mind and a transformed heart give me hope for today and tomorrow.

3. WHAT IS THE MISSION OF GUMF'S SCHOLARSHIP COMMITTEE?

NANCY: Our Scholarship Committee embraces GUMF's mission: Empowering People to Change Lives! We enable United Methodists to



Nancy Young
GUMF Director of Planned
Giving and Scholarships

support United Methodist students in obtaining their education in order to empower themselves and others.

4. WHAT ARE THE GOALS OF GUMF'S SCHOLARSHIP COMMITTEE?

NANCY: We hope to raise \$2 million by 2022 so we can establish 100 endowed scholarships. To date, we have raised \$954,970.

5. PEOPLE GET SOLICITATIONS FROM THEIR ALMA MATERS ALL THE TIME. WHY IS IT IMPORTANT THAT WE MAGNIFY OUR GIFTS THROUGH THE CHURCH IN SUPPORT OF UNITED METHODIST STUDENTS' HIGHER EDUCATION DREAMS?

GLENN: Schools solicit funds for many causes, but our scholarship funds provide direct financial benefits to students. When people give to our scholarship program, no one is paying for salaries or office spaces; GUMF is making education more affordable for students with every dollar received.

6. HOW DOES GUMF'S SCHOLARSHIP ENDOWMENT PROGRAM WORK?

GLENN: Our scholarship program leverages and inspires gifts from local churches, national foundations, and United Methodist colleges. Our scholarship programs are part of a multiplying effect starting with \$1,000 from the local church and ending in up to \$4,000 in scholarship money for a student.

7. WHO IS ELIGIBLE FOR THE UNITED METHODIST DOLLARS FOR SCHOLARS (UMDFS) SCHOLARSHIP?

GLENN: UMDFS helps United Methodist students applying to United Methodist colleges and universities for full-time programs at the graduate or undergraduate level. Students who have been a United Methodist for a year should apply for the funds. High school seniors should begin the process in the fall to meet all of the required deadlines.

8. WHY SHOULD I CONSIDER ESTABLISHING A SCHOLARSHIP ENDOWMENT FUND WITH GUMF?

NANCY: Establishing a scholarship fund is an act of love. It provides a meaningful way to honor or memorialize a loved one, your pastor, Sunday school class or church. It's also a great way to pay it forward! Think about the impact you could have on countless lives by helping someone fulfill their dream of sharing the gospel, teaching underprivileged children, or nursing sick people back to health.

9. HOW MUCH DOES IT COST TO ESTABLISH A SCHOLARSHIP FUND WITH GUMF?

NANCY: Each \$20,000 donation, which may be pledged over three to five years, will fund a \$1,000 scholarship every year in perpetuity. The first three donations of \$15,000 in each calendar year up until 2025 will be eligible to receive a challenge match of \$5,000.

10. IS IT POSSIBLE TO CONTRIBUTE TO AN EXISTING FUND?

NANCY: Yes! You can contribute any amount to the GUMF Scholarship Endowment.

11. HOW DO I LEARN MORE ABOUT GUMF'S SCHOLARSHIP PROGRAM?

NANCY: Contact me (Nancy Young) at 678-708-6601 or nyoung@gumf.org. I would be delighted to talk with you.

LEGACY MINISTRY TRAINING FAQs

By Nancy Young, GUMF Director of Planned Giving and Scholarships

1. WHAT IS GUMF'S LEGACY MINISTRY TRAINING, AND WHY SHOULD OUR CHURCH CONSIDER THIS OPPORTUNITY?

NANCY: Providing an opportunity for your members to give or leave a gift to your church endowment can be one of the greatest ways for them to give witness to their faith and values. In order to provide this opportunity, churches must establish and promote their endowment. In addition, churches can benefit greatly from having a permanent source of income to fund ministry and mission.

2. WHAT IS AN ENDOWMENT?

NANCY: An endowment is a permanent fund or source of income. Endowment funds are invested to establish a source of income to support programs and ministries. The big difference between endowment funds and other funds is that endowment funds are permanently invested for the benefit of your church.

3. HOW LONG IS THE TRAINING?

NANCY: There are 12 training sessions that teach you how to establish and promote your endowment. The training is self-directed, so you can determine how quickly you would like to complete the training.

4. IS THIS COMPLICATED?

NANCY: GUMF would like to make this process easy for you. We provide step-by-step processes as well as turnkey documents for everything you will need to design and implement your customized program. To view the documents, please visit www.gumf.org/training/session-documents.

5. HOW MUCH DOES IT COST TO PARTICIPATE?

NANCY: The fee for our Legacy Ministry Training is ½ of 1 percent (or 50 basis points) of the church's prior year's revenue or \$5,000, whichever is greater. **When you successfully complete our training and set up an endowment fund at GUMF, your fee will be placed in your church endowment account.** To be successful, you must complete the homework for the 12 sessions, have a permanent committee and have a resolution that has been approved by your charge conference.

6. HOW DO WE GET MORE INFORMATION?

NANCY: Please contact me (Nancy Young) at 678-708-6601 or nyoung@gumf.org. I will meet with your leadership to provide additional information and answer your questions. I am available to you throughout the training and will help you successfully complete the program.

ACWORTH UMC FAITH FOUNDATION BUYS VAN TO MEET CRITICAL NEED

By Barry Davis, Acworth UMC Faith Foundation Committee Member



Front row, left to right: Jason Settle, Clay Fletcher, Nicole Fletcher, Barry Davis, Tom Dyer, and Alyce Hegedus; Back row, left to right: Rev. James Gwin, Rev. Terrence Hull, and Dene Sheheane (Acworth UMC Committee Chair)

Less than five years ago, the Acworth UMC Faith Foundation was just an idea. We didn't know how to get started in establishing an endowment fund to help us meet long-term financial needs. The folks at GUMF helped us turn that idea into a reality. We participated in GUMF's **Legacy Ministry Training**, which provided us with a step-by-step guide for establishing a church endowment fund.

The Faith Foundation represents a long-term commitment of our congregation toward being a continuing presence in perpetuating Jesus' call to "go forth and make disciples for the transformation of the world." One of our goals is to support growing ministries that could not be sustained through the regular budget.

The ability to safely transport youth, seniors, and other small groups involved in study and outreach activities that extend beyond our campus is a critical need for our church ministries. Using our first distribution to purchase a new van makes a very visible statement that donations to the fund enable our church to do things that otherwise would not be possible.

Without the assistance of GUMF, we would most likely still be talking about how to get started!



MARTIN L. BOYD MEMORIAL FUND AWARDS SCHOLARSHIPS TO 14 LIBERTY UMC STUDENTS

By Becky Lee, Martin L. Boyd Memorial Scholarship
Committee Chair at Liberty UMC



Back row, left to right: Benjamin Newberry, Caleb Lindsey, and Harrison Bell; Middle row, left to right: Austin Marchman, Emory Lindsey, and Jared Osburn; Front row, left to right: Katlyn Stanley, Alivia Andrakin, Jean Boyd, and Julia Stoner

The Boyd Scholarship is a lasting legacy and a great asset to Liberty UMC in Macon.

Established in 1999, the Boyd Scholarship Committee is nearing its 20th anniversary. It is a privilege to be a part of this wonderful legacy. We honor the memory of Martin L. Boyd, who passed away in 1998, and praise God for his foresight and generosity in establishing this scholarship.

Mr. Boyd was an entrepreneur who was successful in many business ventures; one being ownership of several Dairy Queen restaurants in Middle Georgia. His widow, Jean Boyd, provides insight into his character and love for his church.

“Mr. Boyd came from a family of educators, and he greatly valued education. He established an educational endowment in his will as it was his desire to further the education of deserving students who currently attend Liberty UMC. He saw great potential in one of his Dairy Queen employees and paid for their entire college education,” Ms. Boyd recalls. “He was a member of the United Methodist Men, Julian Tucker Sunday School Class, and an active and faithful member of Liberty UMC. He was a man of strong



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faith, an astute businessman of great integrity, and a private man who was very kindhearted. He was a true Southern gentleman.”

Since 2000, over \$177,000 in scholarships have been awarded to 77 students who have gone on to become teachers, pediatric nurses, mechanical engineers, child and family development counselors, English professors, and an endocrinologist. Other students have attended United Methodist seminaries and also majored in such fields as environmental and natural resources, computer science, and cybersecurity.

Boyd Scholar Caleb Lindsey attends Mercer University in Macon. He shares, “I have yet to see a church-based scholarship for education that comes close to the Boyd Scholarship at Liberty UMC. I am so thankful for a church family that so deeply values the continuation of one’s education.”

Boyd Scholar Anna Claire Suber is a Community Health major at Georgia College in Milledgeville. She adds, “I am honored to receive the Martin L. Boyd Scholarship. God has me where He wants me by putting people in my life for medical missions and ultimately feeding my passion for helping people – being God’s hands and feet.”