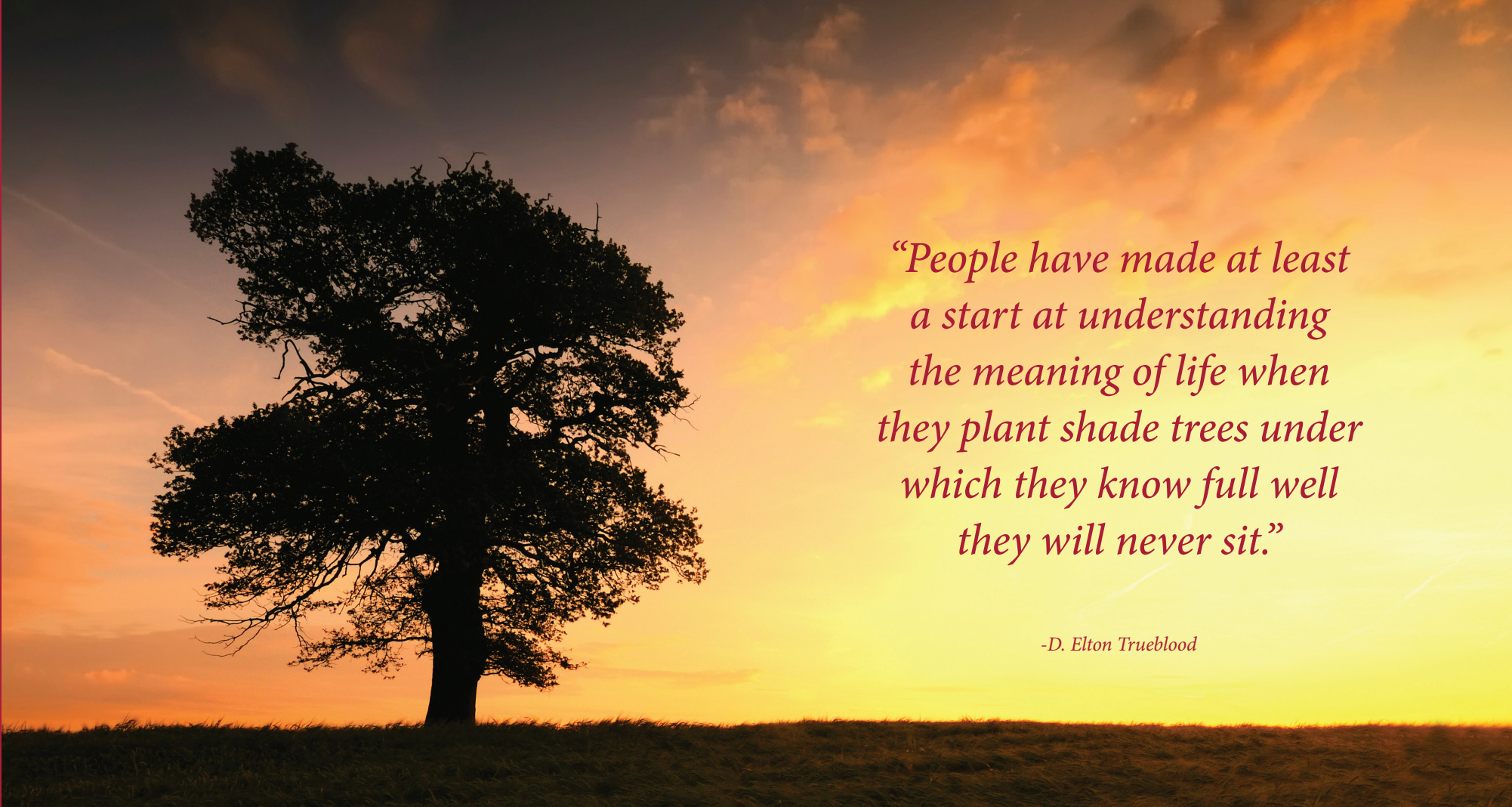


2014 ANNUAL REPORT



*“People have made at least
a start at understanding
the meaning of life when
they plant shade trees under
which they know full well
they will never sit.”*

-D. Elton Trueblood



From the President

More of the “Greatest Generation” and “Baby Boomers” are leaving this world to claim the promise of resurrection and leave behind a legacy of incredible testimonies of sacrifice and service. They often leave a hole in the annual support of the local church. Finance committees, trustees and church staff cope with shrinking budgets while working harder to reach more of the needy. Faced with an aging church membership, Age Wave experts point to this generational shift increasing more rapidly around 2018 when deaths in our country are projected to rise sharply.

Church leaders continue to serve Christ by setting disciples on fire with Spirit-filled, risk-taking love for all God’s children while budgets increase and faithful contributions decrease. For leaders with a vision for their church, only two options appear to be considered: (1) trim ministry, which can result in the decline of the effectiveness, or (2) proactively seek a new funding base. The Virginia United Methodist Foundation exists to assist churches who face this dilemma with a strategic planning approach and an effective solution through Planned Giving and Endowment building.

There is a need for churches to re-envision their futures with fresh goals for mission and ministry through prayer and holy conferencing. Vision alone may be wishful thinking if not structured with

metrics and benchmarks. Vision for future outreach needs a parallel track and resources to make it a reality.

Helping congregants understand they may make the largest giving impact of their lives through effective planning can provide a much needed resource boost for future outreach in their community. One church this past year experienced the blessing of a bequest through a Planned Estate Gift that was a surprise to their church. The Foundation staff was able to come alongside the church leadership to discern and strategize what God was calling the church to do and how these new resources could be effective in opening doors and extending ministry. The role of The Foundation is to educate and elevate the importance of charitable gift planning in endowing the church’s vision into the future. This is “planting shade trees for future generations!”

Foundation assets have grown over the last three years as we continue to increase the number of churches and ministries served. (See *chart below*.)

In 2012, The Foundation Board established a Grants Endowment Fund to nurture creative and strategic initiatives for ministry throughout the conference. Last year’s grants totaling more than \$18,000 went to six projects from a district strate-

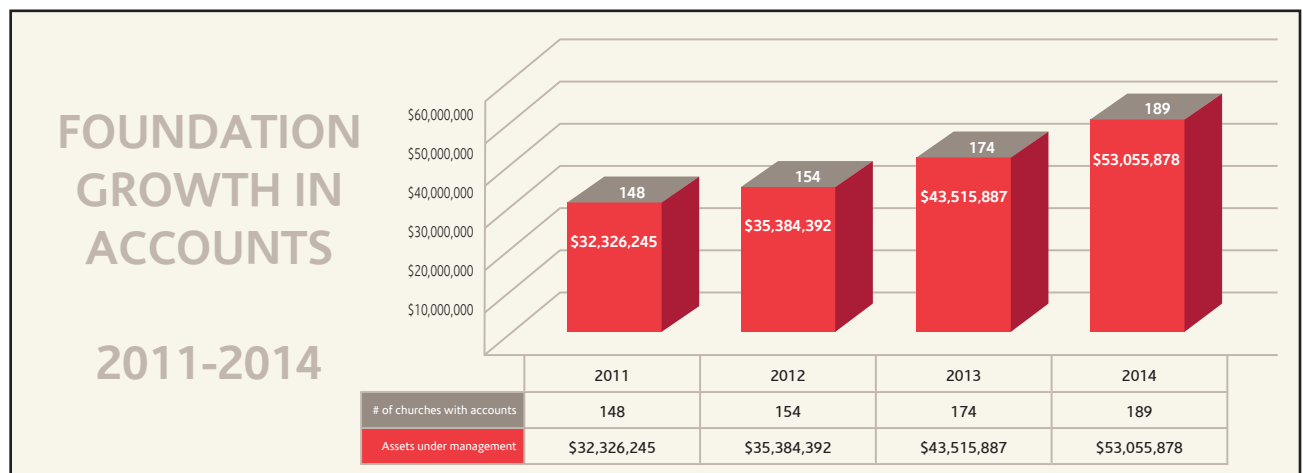
gic plan in Arlington to a cross-cultural outreach in Staunton to supporting the Bishop’s Clergy Excellence Initiative. (See *more on pg. 5*.)

Our investment managers at Merrill Lynch Global Institutional Consulting had a successful year. We saw strong returns in 2014, experiencing close to 7% return on investment in our Balanced Fund – net of fees! (See *more on pg. 4*.)

In May 2014, the Board took two giant steps toward the future: electing a new President/CEO and authorizing the creation of the Virginia United Methodist Development Company, LLC. This new entity was created to attract investment deposits which can then be loaned out to local churches for capital construction and re-financing projects. (See *more on pg. 6-7*.)

The Foundation is available to assist churches throughout the conference in a variety of ways to meet their needs with a very effective solution that will result in not only meeting expanding budgets, but also seen in a harvest of vital ministry that changes lives and touches souls.

-Rev. Stephen B. Clark, President



The Staff

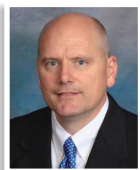


Bryan Carper

Vice President for Stewardship Ministries

Bryan joined The Foundation in June 2014 after early retirement from a 32 year career in wealth management and investment planning to pursue a calling to full time lay ministry with The Foundation. He is a lifelong Methodist whose family faith roots extend to the late 18th century. His love of worship led him to serve the

Lord at his local church since 1974. Bryan has chaired the Worship and Endowment committees and served on several others. He was an active certified lay speaker on the James River District. Bryan is committed to the belief that biblical generosity is the result of fervent prayer, a grateful heart and a steward's discipleship.



Brett Sheffield, PMP

Lending Relationships/Operations Manager

Brett joined The Foundation in August 2014 as the Lending Relationships/Operations Manager for the Virginia United Methodist Development Company, LLC. Brett is a Certified Project Management Professional and Lean Six Sigma Certified with over 20 years experience in banking operations, commercial and real

estate lending. He was a project manager for a Fortune 500 company and a consultant providing project management, process improvement, metrics management, and strategic planning for training for nonprofit and religious organizations. Brett graduated in 1989 from James Madison University with a BA in Political Science and Economics. He serves as building committee chair at his Methodist church.



Katey McCarney

Marketing/Communications Manager

Katey joined The Foundation in July 2014 as a Marketing and Communications Manager to oversee and manage marketing for The Foundation and Development Company, LLC. Katey graduated from Longwood College in 2000 with a B.F.A. double concentration in graphic design and photography. She brings unique

experience having her own web design business, PetreyDish.Com. She serves on the VA Conference Board of Communications, is a James River District Lay Delegate, and is active at Chester UMC. She is also a member of UMAC and led 2 workshops at their 2014 Conference.



Norma Palamarchuck

Administrative Assistant

Norma joined The Foundation May 2014 after retiring from a career as U.S. Navy cryptologist. She brings 20 years of operational planning, design, testing, evaluation, implementation, and execution experience.

She has received training in quality management and concepts of operations. Norma's post-military desires are to continue to serve others with a stewardship/servant minded heart that enables the truth of God's grace to be delivered across all spectrums of ministry. Norma actively attends Bridge to Hope and New Life Assembly of God.

Board of Directors

Lewis Ashley, MBA, Retired Management Consultant

Aldersgate UMC, Alexandria

Robert Best, CPA, Financial Consultant

River Road UMC, Richmond

Warner Bonderman, Retired Engineer

Central UMC, Salem

Rev. Burt Brooks, MBA, Pastor

Brandermill Church, Richmond

Dr. Russell Busch, EdD, Retired Educator

Wesley Memorial UMC, Richmond

Jane Clarke, JD, Attorney

First UMC, Charlottesville

Ronald Hardman, Retired Chief of Staff

Williamsburg UMC, Williamsburg

Lyman Kelley, CFP, Financial Services

Central UMC, Arlington

Philip Paulette, Financial Advisor

Evergreen UMC, Appomattox

Rev. David Rash, Retired Pastor

Calvary UMC, Stuart's Draft

Rev. William Ricketts, Retired Pastor

Luray UMC, Luray

Rev. Wayne Rickman, Pastor

St. Andrews UMC, Virginia Beach

Lorilei Roberts, CPA MSBA, Accountant

Springfield UMC, Springfield

Will Robinson, JD, Attorney

Main Street UMC, Emporia

Rev. Ralph Rowley, Pastor

Virginia Beach UMC, Virginia Beach

W. Richard Smith, CFP CIMA AIFA, Financial Advisor

Trinity UMC, Richmond

Malcolm White, Information Technology

Adams UMC, Painter

Rev. Jeffrey Dean Wilson, MBA, Pastor

Huntington Court UMC, Roanoke

Ex-Officio Board Members

Rev. Dr. Young Jin Cho, Resident Bishop

Rev. Stephen B. Clark, Foundation President

David Dommissie, CPA, Conference Treasurer

Rev. Danny Kesner, Charlottesville DS



President Stephen Clark welcomes new board officers, Christine Williamson, Robert Billingsley, Bobbie Henley and James Smith.

Officers

Chairperson

Christine Williamson, PMP CPA JD, Accountant/Managing Partner

Grace UMC, Manassas

Vice Chairperson

Robert Billingsley, JD CLU ChFC CLTC, Financial Advisor

Fredericksburg UMC, Fredericksburg

Secretary

Rev. James Smith, Pastor

Granbery Memorial UMC, Covington

Treasurer

Rev. Bobbie Henley, Pastor

Belview UMC, Roanoke

The Virginia United Methodist Foundation exists to serve local churches and Conference agencies in their efforts to expand their programs and ministries through planned giving and endowment funds. The Foundation also exists to invest monies for local churches or Conference agencies in accordance with the Socially Responsible Investing principles of the United Methodist Book of Discipline.

VIRGINIA UNITED METHODIST FOUNDATION INVESTMENT POOLS

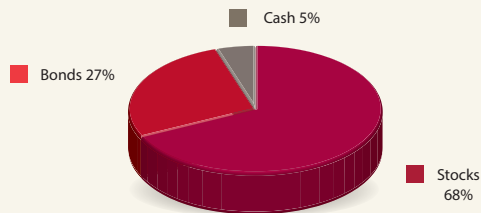
(Returns as of 12/31/2014)

The Foundation offers a choice of 3 pools as investment funds.

In keeping with the investment guidelines of The United Methodist Church, the Investment Committee of The Foundation seeks to be socially responsible in the way in which it invests the funds it oversees, reflecting the ethical standards of the Church. The United Methodist Church's *Book of Discipline* provides a guideline that seeks avoidance of investments that appear likely "to support racial discrimination, violation of human rights, sweatshop or forced labor, gambling, or the production of nuclear armament, alcoholic beverages or tobacco, or companies dealing in pornography." It is the policy of The Foundation to seek to avoid direct investments in such companies.

BALANCED FUND OBJECTIVE AND RETURNS

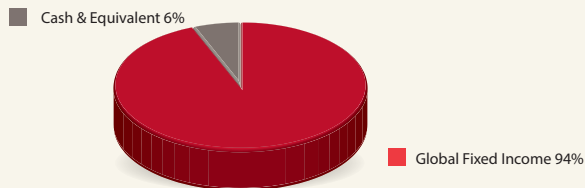
The overall goal of the **Balanced Fund** is to provide both income and growth of capital while avoiding excessive risk and volatility. The Balanced Fund's portfolio has an asset allocation mix that consists of equities, fixed income and cash. The fund is attempting to mitigate the wide fluctuations sometimes experienced in the overall stock market through diversification among different asset classes.



	1 YR	3 YR*	5 YR*	7 YR*
BALANCED FUND	6.98	11.55	10.27	6.19

BOND FUND OBJECTIVE AND RETURNS

The goal of the **Bond Fund** is to provide income, liquidity and a total return that exceeds that of core inflation. The Bond Fund's portfolio has an asset allocation mix that consists of intermediate and short-term maturity bonds and cash. While some volatility still remains within a bond portfolio, it is normally less than that experienced in a stock portfolio. The fund provides this lower volatility by bond type diversification and the short-intermediate maturity nature of this fund.



	1 YR	3 YR*	5 YR*	7 YR*
BOND FUND	3.18	1.27	3.37	3.89

GLOBAL INSTITUTIONAL CONSULTING



The Humphrey-Kelly Group Mission-based Institutional Consulting Services

Governance assistance and education

Planned giving advice and education

Donor cultivation insights



Mark Humphrey and Scott Kelly
Global Institutional Consultants

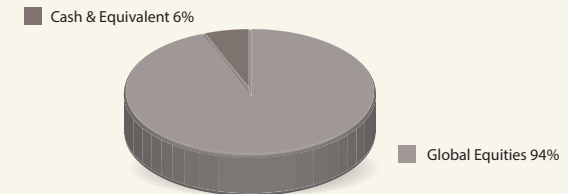
Mission definition and refinement

Integration of spending and investment policy

Investment Consulting Services

STOCK FUND OBJECTIVE AND RETURNS

The overall goal of the **Stock Fund** is to provide growth of capital primarily through appreciation. The Stock Fund's portfolio has an asset allocation mix that consists of equities and cash. This fund is attempting to mitigate some of the wide fluctuations experienced at times in the overall stock market through diversification among different equity sizes and styles. As with any investment that is focused on excess return, higher volatility can be experienced as well.

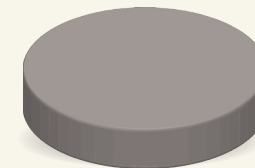


	1 YR	3 YR*	5 YR*	7 YR*
STOCK FUND	9.23	16.79	13.60	6.90

MONEY MARKET OBJECTIVE AND RETURNS

The goal of the **Money Market Fund** is to provide 100% liquidity. The fund's purpose is to provide investors with a safe place to invest easily accessible, cash-equivalent assets. It is a type of mutual fund characterized as a low-risk, low-return investment. The fund's portfolio is comprised of short-term (less than one year) securities representing high-quality, liquid debt and monetary instruments.

Cash & Equivalent 100%



	1 YR	3 YR*	5 YR*	7 YR*
MONEY MARKET FUND**	0.03	0.07	0.09	0.39

*Annualized 3, 5 & 7 Yr returns reflect hypothetical portfolio returns based on current manager allocation. All returns are net of Investment Fees but not Foundation Fees.

** Money Market Fund Returns for 3, 5 and 7 yrs are based on 3-month US treasury bill returns and are not the actual return of the Fund.

The United Methodist Foundation of the Virginia Conference, Inc. Consolidated Statement of Financial Position

(Audited as of 12/31/14 and 12/31/13)

ASSETS

	2014	2013
Cash & Cash Equivalents	\$ 1,394,633	\$ 57,488
Investments -	52,910,710	44,640,598
Investor & Foundation		
Loan Receivable -	100,872	-
Development Company		
Accrued Interest Receivable	564	-
Prepaid Expenses	40,655	13,960
Property & Equipment - Net	48,739	45,663
Intangible Assets - Net	77,703	-
Total Assets	\$ 54,573,876	\$ 44,757,709

LIABILITIES AND NET ASSETS

LIABILITIES:

Foundation -	\$ 50,226,736	\$ 41,868,028
Investor Funds		
Development Company -	1,525,870	-
Investment Certificates		
Charitable Gift Annuities/Trust Obligation	304,539	331,477
Third Party Annuities Obligation	141,909	128,094
Accounts Payable & Accrued Expenses	46,586	5,428
Total Liabilities	\$ 52,245,640	\$ 42,333,027

NET ASSETS:

Unrestricted	1,717,831	1,802,990
Temporarily Restricted	268,422	279,709
Permanently Restricted	341,983	341,983
Total Net Assets	2,328,236	2,424,682
Total Liabilities & Net Assets	\$ 54,573,876	\$ 44,757,709

Independent Auditor: L.P. Martin & Company, P.C.

(A full audit report of the financial statements is available upon request.)

Investment returns enable special grant at Annual Conference

When The Foundation closed its books on 2013, there was rejoicing as investment returns were stronger than usual. The impact of such unprecedented growth was seen as God's provision for our service to the churches and ministries across the Conference.

As a result, The Foundation made a decision to create a special grant in 2014. At Annual Conference in Hampton last June, it was our privilege to announce this grant and provide a check for \$10,000 to Bishop Young Jin Cho for the Clergy Leadership Initiative. This program is designed to select up to 24 key clergy across the conference each year to sharpen skills and nurture their spiritual leadership in the local church. The Foundation made this grant to underscore its concurrence with the goals of the initiative and in support of giving back to the Conference to enhance ministry at the local church level.

This Clergy Leadership training is built around peer learning and spiritual disciplines to equip participants to lead their churches to move from maintenance to mission.

For more information on this initiative, go to www.vaumc.org/VCLP.



Stephen Clark presenting the check to Bishop Cho at the 2014 Annual Conference.

2015 Grant Recipients

The Board of Directors for The Virginia United Methodist Foundation created the Grants Fund in 2013 for the purpose of making financial awards to fund strategic initiatives through the Virginia Conference that can meet immediate needs and expand ministries, programs and activities that can have a broader impact. More than 20 applications were submitted in the fall 2014 from districts, churches and agencies across the Conference.

Beneficiaries of 2015 grants include:

The MACAA Hope House in Charlottesville received a grant to assist with the goal of assisting homeless outreach in providing shelter and food to families in transition with a focus on supporting its job skills training program.

The Park View Community Mission in Lynchburg received a grant to assist the Bridges out of Poverty program at Park View with a special focus on the pastoral care training to staff the welcome center.

Casa de Amistad in Waynesboro received a grant to assist with an outreach to underserved Hispanic children and youth through its Amigos Readers and Saturday Supply Closet ministries in Waynesboro.

The Bethlehem United Methodist Church in Bena received a grant to assist an older church with its revitalization strategy to enhance community outreach through the purchase of multimedia as the church re-focuses its outreach to a growing, younger community.

The Arlington District Strategic Plan received a grant to bring revitalization ministries to the district through coaching, training and workshops.

The Foundation's Grants Committee guidelines and application are available on The Foundation's website at www.VAUMFGifts.org.




**VIRGINIA
UNITED METHODIST
DEVELOPMENT
COMPANY, LLC**
United Methodists Investing to Impact Virginia



Dr. Raymond Wrenn invests in the Development Company with Stephen Clark.

I've been involved as a pastor and Conference member for more than 70 years. I remain committed to see ministry expand in local churches.

I believe that as we help churches

through the loan program of the Development Fund, we can see a renewed harvest of church growth and expanded ministry. It is an approach that has been done all across the country, and it has come at the right time to Virginia to help us expand impact through local churches.

I made a wise decision to invest in the Development Company, because it was a win-win situation. It was a win for me on the return on my investment. It also is a win because The Foundation invests in people and in churches by helping them to improve their ministries.

- DR. RAYMOND FITZHUGH WRENN,
THE LONGEST SERVING ORDAINED ELDER IN VIRGINIA

Virginia United Methodist Development Company, LLC was created in May 2014 by The Virginia United Methodist Foundation as a subsidiary entity, managed by its own Board. Investments are offered to United Methodist individuals, churches and ministries at competitive interest rates so that the Development Fund may lend those funds to local United Methodist churches and relat-

ed entities for construction projects, property acquisition, capital improvements and loan re-financing. Everyone wins when you purchase interest-bearing certificates from the Development Company!

Investors may purchase either Savings Certificates for 30 days at adjustable rates, or Loan Certificates from six months through sixty months, at a fixed rate of interest. Churches, agencies, entities and individuals (18 years of age or older), who reside in Virginia and are affiliated with The United Methodist Church or one of its related entities may invest. \$1,000 minimum investment is required.

Interest rates are set by the Development Fund's Investment Committee on at least a quarterly basis. Rates are determined by taking into consideration the rate of interest earned from current loans, market conditions and rates of similar investments. At least 30 days prior to the maturity date, the Development Company will notify investors of their options to either redeem the certificates or extend them.

The Development Fund is a registered Offering with the Commonwealth of Virginia. Although investments are not FDIC insured, they are safeguarded through strict investment and lending policies, strong board leadership and competent staff. The purpose of the Development Company is to enable United Methodist investors to fund church capital improvement loans. Our prayer for 2015 is increased participation in the deposits to help meet the loan demand! The purpose for the loans is to expand ministry in their community and thereby, our motto: **United Methodists Investing to Impact Virginia!**

-Rev. Stephen B. Clark, President

**2014 Deposits
\$1,525,871**

**2014 Loan Commitments to Churches
\$355,562**

DevCo Board of Directors

- Rev. Stephen B. Clark, President
The Virginia United Methodist Foundation
- David D. Domnisse, CPA, Treasurer
The Virginia United Methodist Conference
- David L. Thompson, CFP, Former President
The Virginia United Methodist Foundation
- Robert C. Best, CPA
Financial Consultant
- Rev. Dr. Brenda Biler
Senior Pastor Fredericksburg UMC
- Betty J. Forbes
Retired Bank President
- Elizabeth Godwin-Jones, JD
Attorney
- Rev. Dr. Steven R. Jones
Richmond District Superintendent
- Craig Lane, JD
Attorney
- William H. McFaddin
Retired Bank President
- Carl L. Moravitz
Government Financial Consultant
- Rev. Jeffrey A. Witt
Pastor Round Hill UMC



Westover Hills UMC signs first DevCo loan

Westover Hills UMC recently celebrated its 70th birthday and decided to give their basement a complete renovation and replace all the front exterior windows facing the Boulevard.

“The congregation felt like it was time for a makeover. We had been talking about where we wanted the church to be in 2015 and what we could do to expand ministries and outreach in the community. Our Trustees suggested that we look into renovating and updating the church since it had been over 25 years since the last renovation. As Paul says in First Timothy (3:5), ‘For if someone does not know how to manage his own household, how will he care for God’s church?’” said Donna Holder, Pastor at Westover Hills UMC.

James Mays, the church’s Finance Chair, stated that “getting a capital campaign was the next logical step once the excitement started to build for the renovations. We felt that based on our operational budget and the model that church consultant, Clif Christopher uses, the church could support a capital campaign of \$375,000 and a construction budget of \$360,000.”

The initial cost of the project scope came in over budget, but thanks to their Building Chairman, were able to find over

\$100,000 in savings. That enabled the church to restructure and broaden the project scope, giving them the opportunity to do more with the renovations and provide a higher sense of return for the congregation’s capital pledge. Pastor Donna spoke with Stephen Clark, The Virginia United Methodist Foundation president, who stated that they had started a new lending program, Virginia United Methodist Development Company, LLC. While Westover Hills had already been approved for a loan from another lender, they were interested in the concept of “Methodist helping Methodists” and the business operational view that the Development Company’s loan officer took in not only the loan request but also providing assistance with the capital campaign and the building project. Loan Officer, Brett Sheffield, suggested doing a construction loan and then converting it into a term loan over five years. This would allow for the capital campaign to cycle through and greatly reduce the principal outstanding balance. “Having a great Finance Chair is a real benefit,” stated Brett Sheffield. “Because of their hard work, the church was able to exceed their target Capital Campaign numbers and significantly reduce their borrowing costs.”

Westover Hills has signed all the loan documents, got the mandatory required Circuit Court approval on church encumbrance, and closed on their loan. They are set and excited to start their “construction birthday party” that has been several years in the making.

INTEREST RATES

Loan Certificates & Savings Certificates. Effective as of September 15, 2014.
(Board affirmed: March 12, 2015)

LOAN CERTIFICATES						
Maturity Period	6 mos.	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.
Minimum Investment	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Current Interest Rate	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%

SAVINGS CERTIFICATES		
	Statement	Congregation
Minimum Investment	\$1,000	\$1,000
Current Interest Rate	1%	1.3%
Interest Rate Varies	Daily	Daily

The Development Company, LLC is a registered Offering with the Commonwealth of Virginia. Although investments are not FDIC insured, they are safeguarded through strict investment and lending policies, strong board leadership and competent staff.



Testimonials

"It was John Wesley who encouraged the people called "Methodist" to "earn all you can, save all you can, and give all you can." The Foundation staff have spent many years in ministry and are now called by God to help Christians to be good stewards of the resources given to us. I have had several conversations about the topic of stewardship, and have learned something important each time that has prompted my husband and me to have some productive conversations about our plan for giving during our lifetime and what we wish to leave as a legacy when we are gone. Interestingly, one of the duties of a pastor is to make sure that information of this type is provided to members of the congregation. So, I have invited Stephen Clark to present this information to us – and offer a seminar giving us concrete examples of how individuals are availing themselves of current tax provisions to maximize their own income, and to give wisely and generously to beloved charitable causes."

*Rev. Donna C. Holder, Pastor
Westover Hills UMC, Richmond*



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Glen Allen, VA 23060
(804) 521-1121
Foundation@vaumc.org
www.VAUMFGifts.org

For in Christ Jesus ... the only thing that counts is **faith working through LOVE.**" Gal. 5:6

1 John 4:19 "We love because **He first loved us.**"

Recently, Stephen Clark, President of our VA UM Foundation, told us of 4 gifts God has entrusted to each of us to steward wisely for His kingdom: Time, Talent, Treasures, and **TOUCH** (people our Lord calls us to influence).
(Luke 12:13-21, 34)

I am reminded of a poem I once heard by an unknown author entitled "**Heartprints:**"

**Whatever our hands touch - we leave fingerprints!
On walls, on furniture, doorknobs, dishes, books - there's no escape!
As we touch, we leave our identity.
O God, wherever I go today, help me leave heartprints!
Heartprints of compassion, of understanding and love,
Heartprints of kindness and genuine concern.
May my heart touch a lovely neighbor, or a runaway daughter
or an anxious mother, or perhaps, even a friend.
Lord, send me out today to leave heartprints.
And if someone should say "I felt your touch,"
May that one sense **YOUR LOVE**
Touching them through ME!**

In this 50th Jubilee Year of reaching, teaching, and serving as a Christ-centered community of faith, let us pray that we will always **be loving** in all that we say and do! 11 Corinthians 5:14,15 admonishes "For the **love of Christ** urges us on, knowing that one died for all... and He died for all so that those who live might no longer **live** for themselves, but for Him who died and rose on their behalf."
In LOVING Community with you,
Pastor Pat

"Thank you for sacrificing so freely your time and your energy to come and share with us at St. Matthias UMC yesterday! People were truly blessed by your passion for our Lord and for using His resources for the kingdom!

"My focus for February newsletter, Pastor's Pen, brings out the fourth gift we have with which to impact God's kingdom: Touch. I had just used this poem in the memorial service for a wonderful mother and RN on Saturday. It's also pasted into my mom's Bible."

*Rev. Pat Tony, Pastor
St. Matthias UMC, Fredericksburg*

"You did a superb job leading the workshop on stewardship. I left with a much better idea of the meaning of stewardship and a strategy for changing the culture."

*Rudy Ehrenberg
St. Matthews UMC, Annandale*

"Thank you so much for your wonderful message yesterday and the informative seminar after lunch. I am so sorry that more people could not take advantage of your information, but that just seems to happen sometimes.

"We appreciate your coming to Bethany and welcome you back anytime that you can. You have given us MUCH to think about--now we need to get busy and do what is best for each of us. Again, many thanks for coming."

*Gordon Johnson
Bethany UMC, Rustburg*

"I very much enjoyed the stewardship training session that Bryan led for the Elizabeth River District - learning that stewardship is not just about money, but also about spirituality and generosity, and sharing the gift of God through discipleship. Thank you for sending the weekly resource. I look forward to reading it.

"Thank you again for a wonderful stewardship session!!"

*Fran O'Connell
Zion Grace UMC, Norfolk*



Bryan Carper from the Foundation delivering a stock gift to Gus Hulcher and Rev. Jacob Sahms

"I'd also like to give kudos to your assistant Norma for being available and answering my barrage of questions on December 29 as I tried to help Mr. Rice transfer his stocks before the end of the year. Without her help, I wouldn't have been able to do it!"

*Rev. Jacob Sahms, Pastor
Blandford UMC, Petersburg*