COMMITTED TO MINISTRY
I pray you will generously support this impactful ministry. Your gift will help the fund continue its mission to serve as a “ministry multiplier” for the church’s next generations so they, too, may make disciples of Jesus Christ for the transformation of the world.

MARKITA D. COOPER
Vice Chairperson, Board of Directors
Chairperson, Advancement and Grants Committee

Thank you for supporting the Florida United Methodist Foundation’s efforts to partner with churches and agencies through its grant ministry. Your generous participation enables ministries to multiply the good they are doing throughout the Florida Conference.

The FUTURE GENERATIONS FUND is a centerpiece of the grant program. Launched by the foundation in 2016, the fund annually provides resources to ministries that nurture children, youth and young adults. Through the fund, the foundation invests in the next generation of disciples by supporting ministries that foster spiritual growth, develop leadership skills, and promote outreach and service to young people.

In 2018, the fund awarded $23,500 to ministries that empower young people in preschool, on college campuses and beyond, inspiring us with their faithfulness and innovative spirit.

You can ensure this visionary work continues. Whether for the first time or as a past donor,

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Thank you for your continued support and trust of the Florida United Methodist Foundation.

During 2018, we continued to focus on our mission of helping people and churches put faithful stewardship into action across the state. We ended the year with more than $333 million in assets under our care. We provided $20.5 million in loans for renovations, new construction and expansions, enabling churches and agencies to increase their ministry capabilities throughout the Florida Conference. And we awarded more than $123,000 in grants to new and exciting ministries. That’s an important part of our mission because they directly impact the future of the church and its ministry.

We also continued our commitment to helping people achieve strong financial health through training and education for college students, clergy approaching retirement and individuals needing assistance with estate planning. That includes guiding those entering ordained ministry through the unique financial issues clergy face.

Being good stewards also means investing wisely, and we continued to provide significant financial returns to investors through the foundation’s Development and investment funds. Earnings for individuals and churches totaled $6.1 million. And for the first time in five years, interest rates on Development Fund deposits were raised, increasing the fund’s attractiveness as an investment option.

This work continued even as the denomination struggled with anxiety over possible outcomes from a special session of General Conference slated for February 2019. The future of the church remains uncertain, but one thing is clear. The foundation will continue helping individuals and churches use the gifts God has given them to transform lives. There is still much to be done, and our commitment to ministry remains.

Thank you for giving us the chance to join you in that important work.

DANIEL S. HAGER
Chairperson, Board of Directors

WWW.FUMF.ORG
In 2014, members of Korean United Methodist Church of South Florida had an enviable dilemma: their space was too small. With a seating capacity of 200, the church’s one building could no longer accommodate the influx of Koreans moving into the area or the youth the church hoped to reach. Without a change, current and future worshippers would be lost. But members were hesitant to take on a mortgage. A low-interest loan from the foundation’s Development Fund made the decision easier. “Going to a bank for a commercial loan was never an option,” says Chris Goo, a church leader. “We’re supposed to use God’s money to help us grow. And this is God’s money.” The church’s $5 million loan helped purchase nearby land with two buildings. One was renovated as a large multi-purpose area with classrooms and meeting space. The church also built a worship center seating 450. It was dedicated in late 2018. “It’s a very welcoming place,” says the Rev. Chul Goo Lee, senior pastor. “We are so thankful to the foundation for giving us this opportunity to better serve our community.” That service includes a pivotal priority: welcoming younger generations.

“We are the future of our church,” Goo says. “We want them to develop their own culture and community in a comfortable space. Thanks to the foundation loan, we have the space for that to happen.”

— Michelle Bearden

---

The Development Fund of the United Methodist Church of South Florida (FUMF) has helped member churches grow their buildings, programs, and outreach. In 2018, FUMF approved 25 loans, valued at $20.5 million. That’s up from 15 loans approved in 2017, worth $12.2 million. The largest loan awarded was $1.65 million. The Development Fund was established in 2001 to help churches with building projects. It also funds development in other areas, such as community service, youth programs, and education. The fund’s interest rate is lower than market rates, allowing churches to save on interest costs.

“BETTING ON THE FUTURE”

809
Number of Development Fund accounts held by churches, other entities
$1.49 million
Interest churches earned
25, $20.5 million
Loans approved, their value
$5 million
Value of largest loan
$1.65 million
Estimated interest savings for churches and agencies with foundation loans (compared to a 5 percent market average for commercial loans)

“We did not do this building project for our own comfort. ... Our purpose is to pass on this passion and traditions to our children and their children. They are the reason we made this investment.”

— Chris Goo, Korean United Methodist Church of South Florida, Tamarac

Read the full story: www.fumf.org/church-makes-room

WWW.FUMF.ORG
The Rev. Armando and Icel Rodriguez Jr. say three factors shaped their views on money: John Wesley, their parents and growing up in Cuba. It all started with a simple strategy their fathers taught them — dividing their earnings into four weekly envelopes so their money would last. That included setting aside a tithe, a priority instilled early on. Armando’s father was a bishop in the Methodist Church in Cuba. Icel’s was the treasurer. All four parents were missionaries. The couple followed in their footsteps, with Armando becoming a pastor, now at First United Methodist Church in Bartow, and Icel working in missions, currently with the Florida Conference. Their similar backgrounds made decisions about money easier. So did John Wesley, Methodism’s founder. “The Wesley motto is ‘make all you can, save all you can, and then give all you can,’” Armando said. “That’s what we live by.” The foundation’s Development Fund helps them do it. With five investment accounts, they’re saving for retirement and their children’s futures. They like the fund’s low risk and competitive interest rates. They also appreciate how their money makes the fund’s low-interest loans to churches and agencies possible. It’s a benefit Armando has experienced first-hand. Three of the four Florida churches he has served received a loan. “We know the foundation is doing a lot of good for the church,” he says. “It helps the church save their money.” But more than that, he adds, the foundation and the fund are helping the kingdom grow. — By Tita Parham

EARNINg, SAVING, GIVING

DEVELOPMENT FUND 2018 FUMF ANNUAL REPORT

REV. ARMANDO RODRIGUEZ JR., FIRST UNITED METHODIST CHURCH, BARTOW

951
Individually invested in the Development Fund

$72.2 million,
$61 million
Amount invested by churches, individuals

$1.2 million
Internal individuals earned

2%, 4%
Fourth quarter investor interest rate, loan interest rate

“Investing in the foundation is a way to do ministry. ... We feel blessed to entrust our savings to a Methodist institution that is investing in the fulfillment of the Great Commission.”

Rev. Armando Rodriguez Jr.,
First United Methodist Church, Bartow

WWW.FUMF.ORG

Read the full story: www.fumf.org/wesley-cuba-shaped-strategies
For the Rev. Dr. Jim Harnish, stewardship has always been a priority, starting with his first newspaper route as a boy growing up in Clarion, Pennsylvania. Even then he titled from his earnings. “You’re never too young to start that habit,” says Harnish, now retired after 43 years of ministry. He and his wife, Martha, still tithe, but they’ve added another giving option that enables them to make a difference now: a donor-advised fund the foundation manages and invests so the money will grow. “Leaving a gift to the church from your estate is definitely a good thing,” Harnish says. “But with this fund, you can see your gift at work while you’re still alive.”

The Harnishes received a tax break for their initial gift and decide annually which charities will benefit from the fund. They’ve chosen recipients with a personal connection—St. Luke’s United Methodist Church in Orlando, which Harnish founded; Hyde Park United Methodist Church in Tampa, where he served for 22 years; an outreach ministry the couple’s daughter directs. Their type of fund is just one of the planned gifts the foundation manages, but it’s an option with an immediate impact. That’s something the couple appreciates. “There’s more to life than your next golf game,” Harnish says. “And if you’ve got some money to give away at the end of your life, why wait until you’re dead? Do it now when you can see it put to good use in a positive and helpful way.” It’s about “doing your small part to make this world a better place,” he says.

“We have confidence in the integrity of the foundation, and we want to know that our resources are being used for the sake of the church. Our plan is for this fund to ... become a part of our stewardship legacy.”

— Rev. Dr. Jim Harnish, planned gift donor

$39.7 million
Value of planned gifts managed by the foundation (trusts, donor-advised funds, charitable gift annuities)

$885,150
Value of stock gifts distributed to churches and agencies

$2.2 million
Value of gifts from charitable trusts and gift annuities distributed to churches and agencies

PLANNED GIVING 2018 FUMF ANNUAL REPORT

WWW.FUMF.ORG

“We have confidence in the integrity of the foundation, and we want to know that our resources are being used for the sake of the church. Our plan is for this fund to ... become a part of our stewardship legacy.”

— Rev. Dr. Jim Harnish, planned gift donor
At age 50, the Rev. Craig Nelson received news no one wants to hear — a diagnosis of stage 4 lung cancer. Six years later and asymptomatic, he struggled to make sense of his experience. “I needed some time and space to process my thoughts about the lingering diagnosis,” he said. “The doctors never say the word remission, and I have to deal with this idea of miracle.” Short-term renewal leave from his appointment at First United Methodist Church in St. Petersburg gave him that time and space. A $5,700 grant from the Passing the Torch Fund made it possible. The foundation and Florida Conference launched the fund in 2015 to provide debt relief and leadership resources for clergy. Of the foundation’s annual $200,000 commitment, $40,000 funds renewal leave grants. Nelson and six other clergy received one in 2018. He used his to drive a refurbished Corvette named Redemption along Route 66, photographing crosses along the way. The trip helped him accept his survival as a bona fide miracle. Now he’s ready for the next leg of his journey. “(Renewal) provides time out to renew our sense of call and connection with Christ so we can come back refreshed, renewed and re-energized,” says the Rev. Sara McKinley, director of the conference’s Clergy Excellence office. For the Rev. Kandace Brooks, that meant planning to hike ancient pilgrim routes in Europe to strengthen her spiritual core before her final years of ministry. “For me, renewal is a … refilling and rebuilding of those places that are worn down, then strengthening where I shine,” she said. “It is about going forward.” — Derek Maul

“Without this grant program I never would have imagined this to be possible. The very idea is an affirming word from the (foundation).”
— Rev. Kandace Brooks, St. Paul’s United Methodist Church, Tallahassee

All funds provided through the foundation’s $1 million contribution to the Passing the Torch Fund.

Read the full story: www.fumf.org/journeys-for-the-soul

WWW.FUMF.ORG
Just before Christmas, the Rev. Missy Turbeville received a gift she’d been hoping for but wasn’t expecting — a $12,000 grant from the foundation. It was for Project Grace, an outreach ministry led by the church she serves, Jennings United Methodist Church, and nine others. It was a much-needed boost for an ambitious mission: providing food, clothing and social services, including a free clinic, to a community with a poverty rate of nearly 60 percent. Seven other ministries were similarly surprised during the foundation’s 2018 grant cycle, receiving funds totaling $88,000. That’s in addition to $23,500 in Future Generations Fund grants given to five ministries. “We provide resources that help ministries grow and thrive,” said Markita Cooper, grant committee chairperson. “These grants help multiply the good ministries do on the ground.” The Florida Conference Young Adult Missional Movement will multiply the good it’s doing through a new mentoring program. A $5,000 Future Generations Fund grant makes it possible. “Finding more older adults who the young adults need … is really important,” says Heidi Aspinwall, the ministry’s director. “The grant will actually pay for us to get folks trained — equipping people to not just mentor, but steer.” That’s an investment in transforming people and communities, Cooper says, and what the grant ministry is all about. — By Derek Maul

$100,000
Total in emerging ministry grants to churches and agencies

$41,500
Tuition paid on behalf of 18 Sinclair Scholarship recipients

$23,500
Total Future Generations Fund grants awarded

$50,000
Grant to Alabama-West Florida Conference for Hurricane Michael relief

“We’re leap[ing] forward by two, three years because of this grant. We could make ends meet, but this will help us become more visible. … More people will be in relationship with one another in a new way.”
— Rev. Missy Turbeville, Jennings United Methodist Church

Read the full story: www.fumf.org/grants-multiply-good

WWW.FUMF.ORG
Gene Teeter is confident in her abilities to lead the endowment committee at Cypress Lake United Methodist Church in Fort Myers. But knowing the best course to take with the funds? She leaves that to the experts. Since 1998, the foundation has helped the church invest its charitable gifts and other funds, now totaling nearly $1.2 million. Teeter is grateful for the guidance—it relieves pressure to make decisions that are outside the team’s comfort zone. She also appreciates the affordable investment fees, personal relationship with foundation staff and the ability to withdraw funds at any time to support ministries and projects not funded by the church budget—a seminary in Cuba, a school in El Salvador, a partnership with a nearby high school, college scholarships. The Rev. Thom Shafer, the church’s senior pastor, says the funds come from members who “depend on us to make sure the money is invested wisely so it can grow. And that allows us to keep their legacy alive through these projects.” The foundation invests the gifts in a diversified portfolio, following the denomination’s guidelines on environmental, social and governance investing. “We all win when we invest through the foundation,” Shafer says. “We have ministry partners who are talented in fund management and keeping focused on promoting the mission of the church. They’re making it possible for us to help build the kingdom of God in places and programs that we may not have been able to afford.”

$151.4 million
Balance of assets in the foundation’s investment funds

$3.4 million
Total churches, agencies and the Florida Conference earned from investments in the funds

279
Number of accounts

“We set the risk level we want to take and put faith and trust in the financial professionals at the foundation to do the right thing with the investments. Even more important, we’re all part of a common mission.”

— Gene Teeter, Cypress Lake United Methodist Church, Fort Myers

Read the full story: www.fumf.org/make-most-of-gifts

WWW.FUMF.ORG
Although she’s at least a decade from retiring, the Rev. Robin Hager knew she couldn’t wait to get expert advice. “I realized there’s no time that’s too soon to understand what retirement means,” she said. “The sooner I start paying attention, the better off I will be.” Hager got that head start at R-10 and Counting, the foundation’s annual seminar for clergy retiring within 10 years. “I walked away with a sense that retirement, like the rest of life, is holistic,” she said. “It requires us to look at spiritual, social and financial realities all at the same time.” Now the senior pastor at Grace United Methodist Church in Venice feels she’s on the right track. That’s the goal of R-10 and other workshops the foundation provides, from end-of-life planning sessions to stewardship seminars. “Information is power,” says the Rev. John Peterson, the foundation’s vice-president of stewardship and education. “Money and resources are only tools. The more you know, the more effective you can be.” And the sooner, the better, says the Rev. Owen Stricklin, pastor at First United Methodist Church in DeLand. “I wish I’d done it earlier,” he said. “I could have taken advantage of some things.” Despite the delay, he says he’s “100 percent more confident.” “It was the most valuable two days I’ve ever spent in anything,” he said. “I learned so much it made my head spin. It’s a weight off my shoulders, and I feel well prepared.”

— By Derek Maul

Read the full story: www.fumf.org/retirement-seminar-boosts-confidence

“I have a team of people around me today, helping me to succeed in ministry. Now I feel a team is helping me retire well one day, too. It frees me up to do ministry today.”

— Rev. Robin Hager, Grace United Methodist Church, Venice
Clergy have many gifts — spiritual insight, strong leadership abilities, compassionate care and counseling. They don’t always have good financial planning skills. The Rev. John Peterson does. He’s the foundation’s vice-president of stewardship and education. He’s also a certified financial planner, an expertise he uses to provide financial counseling to Florida Conference clergy. It’s free and confidential, but it’s also “painless,” says the Rev. Dr. Gary Spencer, Atlantic Central District superintendent. With retirement on the horizon, he and his wife, Judy, met with Peterson to strengthen their financial plan.

“John’s helped us think about how we want to use the various buckets and implement them for retirement — fine-tuning the path we were already on,” Gary said. John also helped them navigate unique challenges, like dealing with four versions of the denomination’s retirement plan after 40 years of ministry, and in Judy’s case, how to make up for a corporate career cut short for health reasons.

“John was interested and helpful and, specifically, he gave a level of comfort,” Judy said. Gary urges clergy to seek John’s advice and early on. “Nothing has been more helpful and valuable than John Peterson’s guidance,” he said. “It astonishes me I don’t have to pay for it.” And with planning, clergy can keep using their gifts. “Retirement will be like another call to continue helping people,” Judy says. “It’s wonderful to be able to do that.”

— By Derek Maul

“If you think you know everything, you’re not telling yourself the truth. John (Peterson) was interested and helpful and, specifically, he gave a level of comfort. ... It was like he solved the puzzle.”

— Judy Spencer

**FINE-TUNING THE PLAN**

| Number of free financial planning seminars and consultations for candidates for ministry and active clergy | 43 |
| Number of participants at R-10 and Counting, an annual seminar for clergy retiring within 10 years | 38 |
| Number of participants at the one-day retirement workshop, held each spring for clergy retiring that year | 26 |

- **By Derek Maul**
- Read the full story: www.fumf.org/fin-tune-plan
### ASSETS

<table>
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<tr>
<th></th>
<th>Dec. 31, 2018</th>
<th>Dec. 31, 2017</th>
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</thead>
<tbody>
<tr>
<td>Cash, cash investments</td>
<td>$ 2,296,203</td>
<td>$ 10,032,215</td>
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<tr>
<td>Notes, mortgage receivable</td>
<td>124,947,013</td>
<td>130,406,627</td>
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<tr>
<td>Fair market value of investments</td>
<td>185,144,087</td>
<td>196,710,317</td>
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<tr>
<td>Other assets</td>
<td>20,648,753</td>
<td>20,353,602</td>
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<td><strong>TOTAL</strong></td>
<td><strong>$331,036,056</strong></td>
<td><strong>$357,623,761</strong></td>
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### LIABILITIES, NET ASSETS

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<th>Dec. 31, 2018</th>
<th>Dec. 31, 2017</th>
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</thead>
<tbody>
<tr>
<td>Accounts payable, accrued expenses, pledges payable</td>
<td>$ 373,980</td>
<td>$ 762,505</td>
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<tr>
<td>Deposits, interest bearing (Development Fund)</td>
<td>134,333,341</td>
<td>147,396,719</td>
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<tr>
<td>Custodial payable</td>
<td>185,144,087</td>
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<td><strong>TOTAL</strong></td>
<td><strong>320,451,208</strong></td>
<td><strong>344,869,541</strong></td>
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<th>Dec. 31, 2018</th>
<th>Dec. 31, 2017</th>
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<tr>
<td><strong>NET ASSETS</strong></td>
<td><strong>$12,584,848</strong></td>
<td><strong>$12,754,220</strong></td>
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</table>

### STATEMENT OF ACTIVITIES, CHANGE IN NET ASSETS

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<table>
<thead>
<tr>
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<tbody>
<tr>
<td><strong>REVENUE</strong></td>
<td><strong>$5,567,748</strong></td>
<td><strong>$6,029,942</strong></td>
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<tr>
<td><strong>EXPENSES</strong></td>
<td><strong>$5,737,120</strong></td>
<td><strong>$5,108,133</strong></td>
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<td><strong>INCREASE (DECREASE) IN NET ASSETS</strong></td>
<td><strong>$(169,372)</strong></td>
<td><strong>$921,809</strong></td>
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**BEGINNING BALANCE NET ASSETS**

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<th>Dec. 31, 2017</th>
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</thead>
<tbody>
<tr>
<td><strong>$12,754,220</strong></td>
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**ENDING BALANCE NET ASSETS**

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<th>Dec. 31, 2018</th>
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<tbody>
<tr>
<td><strong>$12,584,848</strong></td>
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### INVESTMENT FUNDS BALANCES

<table>
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<tr>
<th></th>
<th>Ending Balance Dec. 31, 2018</th>
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<tr>
<td>Development Fund Accounts</td>
<td>$115,060,235</td>
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<tr>
<td>Investments held in Trust</td>
<td>$146,961,639</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$262,021,874</strong></td>
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This constitutes neither an offer to sell nor a solicitation to buy securities described. Offers are made only through the offering circulars, which provide the foundation’s financial position, investment policies and management practices, investment options, and past performance. To request copies of the offering circulars, visit www.fumf.org or contact the foundation at 866-363-9673 (toll-free).

Stained glass window, Suntree UMC, Melbourne (FUMF/Alain Boniec)
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Board members serve three-year terms for a maximum of nine years.

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JANE ZODY
Accounting Information Systems Manager
Florida State Board of Administration
Bethel UMC, Tallahassee

* Resigned mid-year

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TONY PRESTING
Treasurer

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REV. JOHN PETERSON
J. THOMAS WILKINSON
VICE PRESIDENTS

CONTRIBUTORS: Michelle Bearden and Derek Maul, freelance writers based in Tampa, Florida, and Wake Forest, North Carolina, respectively.

GRAPHIC DESIGN: Pitts • LaVigne Associates

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JANE ZODY
Accounting Information Systems Manager
Florida State Board of Administration
Bethel UMC, Tallahassee

* Resigned mid-year

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TONY PRESTING
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STAFF OFFICERS

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GRAPHIC DESIGN: Pitts • LaVigne Associates

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DEVELOPMENT FUND RATES
second quarter 2019

2.25%  Investor Rate
4.25%  Loan Rate

Rates are subject to change on a quarterly basis.