

The Foundation Ledger

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Emergency Food Grants: “Do All the Good You Can!”

By **Melissa Knabe**
Director of Marketing & Communications

We’re helping Virginians affected by food scarcity — and you can help, too!

To help neighbors in need, the Virginia United Methodist Foundation (VAUMF) and the Virginia Conference of the United Methodist Church (VAUMC) have joined forces to create a special grants fund to support local food banks and ministries within the commonwealth.

Known as the Emergency Food Response Fund, this special project is designed to bridge the gap for neighbors facing increased food

insecurity during the government shutdown. These grants will help UMC-affiliated food banks and church food distribution ministries serve their communities during this challenging time. **Application form is available here.**

You can help us do even more to alleviate this food crisis by donating to the Foundation’s newly opened emergency food grant fund. **Donate here.**



804-521-1121 www.vaumfoundation.org



Click to View Videos

Our new video series shares helpful tips on financial management and stewardship for churches.

Money Monday Video Series: Focusing on What Matters Most

By the Rev. Chris Allen
VP of Investments & Lending

This fall, I started something new for the Virginia United Methodist Foundation called “Money Monday,” a short-form video series on social media.

Every Monday, I share a video with a straightforward goal: to help people feel more confident and faithful about money.

The idea came from conversations I was having with pastors and lay leaders across Virginia. Over and over, I heard the same thing: “We know stewardship matters, but it feels complicated or intimidating.” I wanted to change that. So instead of another long workshop or webinar, I picked up my phone, hit record, and started talking about what matters most.

These videos are usually under 90 seconds, but they’ve opened the door to deeper engagement

and practical discipleship. Each post reminds me that stewardship doesn’t have to feel heavy or complicated. When we bring creativity and accessibility into the conversation, people lean in.

You can find “Money Monday” on all of the Foundation’s social channels. I hope you’ll join me there, share the videos with your church, and be part of this growing community learning how faith and finances can work hand in hand for good.

To view the series, go to:
www.youtube.com/@vaumf/shorts.



5TH ANNUAL GOLF CLASSIC
OCTOBER 13, 2025



5th Annual Golf Classic Connection on the Course

By Melissa Knabe
Director of Marketing & Communications

On October 13, 2025, 16 teams of enthusiastic golfers arrived at the Brickshire Golf Club in Providence Forge, Virginia, for the Foundation’s fifth annual Golf Classic. The tournament was held to raise awareness for the Foundation’s grants ministry, which has awarded more than \$600,000 in total since 2015.

After 18 holes of play based on a scramble format, winners were announced at the 19th hole inside Brickshire’s clubhouse. Several organizations and churches from across the Virginia Conference played to show their support, enabling us to raise just over \$20,000 for our grantmaking collective, a joint project with the Annual Conference.

We would like to recognize and thank the following sponsors:

- Code Blue Technology
- Educational Opportunities (EO)

- Horizons Stewardship
- Maddie Sharpe Insurance Specialist
- Merrill Lynch Global Institutional Consulting
- Peake Law Group
- Wespath
- William H. Talley & Son, Inc.
- Williams Mullen
- YHB CPAs & Consultants

Many thanks and much appreciation to our main sponsors, Billy Gupton and Josh Nagel of the Merrill Lynch Global Institutional Consulting, who helped us make this fifth Golf Classic a tremendous success.

2025 Foundation Golf Classic



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Photos by Courtney Howell & Melissa Knabe, VAUMF



Employer-Matching Increases Retirement Contributions

By the Rev. Brad Duty
Foundation Services Advisor

Have you ever heard the story of the man who trusted God to save him from a flood so much that he responded to each offer of help God sent via a truck, a boat and even a helicopter, with the phrase, “It’s OK, I will trust in God.”

The man was surprised when he drowned. Upon arriving in heaven, he asked why God had not saved him. God reminded him about the truck, boat and helicopter, three vehicles He’d sent as salvation opportunities. This is a story about faith – and about missing God’s help when it comes in practical form.

The truth is, we sometimes do the same thing. God provides tools, opportunities and resources to help us thrive – but we have to take action and actually begin using them.

When I learned that nearly a third of pastors in the Virginia United Methodist Conference (VAUMC) are not taking full advantage of the conference’s offer to match their retirement contributions up to a certain amount, I was

genuinely surprised and curious whether this was unique to pastors – and it turns out they are not alone in leaving matching funds on the table.

This article isn’t just about pastors, but how a whole lot of us are passing up the truck, boat and helicopter, the equivalent of God providing an offer to help us prepare for retirement.

According to a 2024 analysis about employer-matched retirement programs by Vanguard, an international investment firm:

- 48% saved more than the amount required to get the full match.
- 18% of participants saved enough to receive the full employer match.

- 34% saved below the employer match level, with some not contributing at all.

For those who have invested money in the stock market, earning a steady 15%-per-year return would be delightful. But that kind of return can never be guaranteed. In comparison, investing in a matching account gets a 100% return on day one! Where else can we get that kind of return? Admittedly, the employer-matched amount is often limited to 3% to 5% of your income.

A couple of use scenarios:

- If a 4%-match is applied to a \$40,000 salary, we would be investing \$1,600 (4% of \$40K), the employer-matched amount would be \$1,600, and we could invest that much more that year.
- 4% of a \$100,000 salary means we would invest \$4,000 per year from our paycheck, which would be doubled to \$8,000 through the employer-matched amount!

In summary, employer-matching allows you to expedite the growth of your annual investment.



Dilok Klaisataporn/Stock

At the same time, when a salary is lower, it can be hard to justify or even accomplish putting aside the matchable amount from each paycheck. That is where tracking spending comes into play and focusing on living beneath rather than above our means.

Whether part-time employees qualify for employer-matching depends on their company’s policy. Those who are retired are not eligible for employer-matching, but have you taught your kids, grandkids or your younger friends about this gracious God-given offer of a practical tool – think truck, boat or helicopter – to help improve financial standing in life?

This isn’t about greed. It’s about making the most of what is being offered.

In the “Parable of the Talents,” the “good and faithful servants” are the ones who grew the master’s money, rather than burying or hiding it. If we can provide well for our retirement, we can be much more generous later on. Right now, who are normally the most generous givers in our congregations?

The reality is that most often they are our seniors, the well-to-do, who took full advantage of the opportunities God gave them. They were good stewards and can now be generous givers.

So let’s thank God for the very generous offer of matching funds, be good stewards of the gifts God has bestowed, and take advantage of that financial helicopter.

When we make wise choices with what God provides, we are not just securing our own future – we are freeing ourselves to give more generously, live more faithfully and bless others. Stewardship isn’t just about giving – it is about trusting God enough to act on the opportunities God provides.

Current Foundation Fund Performance

	Since Inception	Oct. 2025	YTD 2025	2024	2023	2022	2021	2020	2019
Balanced Fund	7.64%	1.15%	12.56%	9.4%	14.1%	(13.0)%	8.7%	12.7%	21.4%
Balanced Plus Fund	7.35%	1.25%	13.13%	10.3%	13.1%	(11.2)%	8.9%	9.5%	18.8%
Stock Fund	11.04%	1.57%	16.73%	14.2%	18.6%	(12.6)%	14.3%	15.1%	28.7%
Bond Fund	1.28%	0.45%	5.64%	1.4%	5.7%	(12.5)%	(1.8)%	5.9%	7.9%

DevCo Certificate Rates as of 11/1/2025

Investment Certificates						
Maturity Period	6 mos.	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.
Rates	3.85%	4.25%	4.00%	3.95%	4.00%	4.05%
Minimum Investment			\$1,000			
Interest Accrued			Quarterly			
Savings Certificates						
Rate			3.00%			
Minimum Investment			\$1,000			
Interest Rate Varies			Daily			
Retirement Certificates						
Maturity Period			60 months			
Rate			4.05%			
Minimum Investment			\$5,000			
Interest Accrued			Quarterly			
NO ANNUAL FEE						

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