



2021

# REPORT OF GRATITUDE

**INSPIRING STEWARDSHIP JOURNEYS, STORIES  
OF GENEROSITY, AND FINANCIALS FROM 2021.**


The Nebraska United Methodist Foundation provides financial tools, stewardship services, and other resources to faithful people and Methodist-related churches and ministries throughout Nebraska.

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The mission of the Nebraska United Methodist Foundation is to support the ministries of the local church and the Great Plains United Methodist Conference through the development of gifts and the stewardship of resources entrusted to the Foundation in support of God's work.





# A Letter from the Board Chair



*As we look to the future, and many more years of service to you, we remain not only a secure place for all Methodists, either currently or formerly associated with the Conference, to invest, but also a place to facilitate a legacy for camps, local churches, and other ministries.*

Dear Friends:

Since 1965, the Nebraska United Methodist Foundation has been supporting United Methodist churches, ministries, and people within this great state of Nebraska. As we look to the future, and many more years of service to you, we remain not only a secure place for all Methodists, either currently or formerly associated with the Conference, to invest, but also a place to facilitate a legacy for camps, local churches, and other ministries.

Many scholarships and grants are disbursed annually through the Foundation and are supported by pastors, churches, and donors. The Foundation assists clergy by granting seminary scholarships to attend seminary, supports new church starts, and provides ministry grants that enable outreach and increase missions to Nebraska churches. In 2021, the Foundation provided over \$30,000 to twenty seminary students. Over \$7,000 was awarded to local pastors for course of study scholarships. Nearly \$100,000 was awarded through 40 ministry grants and \$60,000 was awarded to support new church start-ups.

The Foundation continues to provide many investment services as well as legacy giving opportunities for churches, clergy and laity:

- The creation and development of endowment funds
- Presentations of Foundation investment services
- Gift and estate seminars for church groups
- Fund development workshops
- Planned gift visits with individuals
- Stewardship and generosity presentations

Great organizations come from great people and their leadership. Our Board truly appreciates the dynamic guidance provided by Jackie Urkoski, Executive Director, Marci Logsdon, Director of Finance, Kristine Roberts, Director of Stewardship and Christy Bousquet, Administrative Assistant. Most of all, we are thankful to you, our partners in ministry.

I pray for Christ's blessings in your lives as you seek (and find) His will.

Randall W. Gangwish  
Chair, Board of Directors





# A Note from the Executive Director



**And those who know your name put  
their trust in you, for you, O LORD, have  
not forsaken those who seek you.**

*PSALM 9:10*



As we have walked, and continue to walk, a path through an ever-changing world, we find ways to lean on each other and put our trust more than ever in the Lord. I want to assure you that through, what may feel like, uncertain times, the Foundation remains clear and strong in its vision. We will continue to serve Nebraska churches and people no matter where they land within the Methodist movement. We value the relationships we have built with each of you and we wish to continue those friendships well into the future.

Thank you for entrusting us with your gifts. We look forward to continuing this stewardship journey with you.

Blessings to each of you,

Jackie Urkoski  
Executive Director



# Dr. Dean and Mrs. Keitha Thomson Pioneer Mission Grant Program at NUMF

Dr. Dean and Mrs. Keitha Thomson of Nebraska City have enjoyed mission trips for many years. A friend of theirs served nine years in Pakistan and was a source of encouragement for them to enter the mission field. "We were both raised in the church and felt compelled to be involved in helping others," says Dr. Thomson. "There was a time in our lives when we were asking ourselves if we were following God's will, and as we prayed about what we were doing and where God wanted us, the option of serving as missionaries surfaced again."

After serving a year in India with the Methodist Church Board of Global Missions, they returned to the Nebraska City area and continued their work through short term trips to Jamaica. This work, and these trips, culminated many years of memories, friendships and stories about how God was working through them.

"It's amazing how God works," Mrs. Thomson reflects. "On one particular trip, an elderly man from the community asked to join our team to Jamaica only two weeks from departure. He had health challenges and there was a concern about his ability to handle the environment. We also didn't have a ticket or bed for him."

Having faith that things would work out, the Thomsons told him that if he could obtain a ticket, they would find him a bed. They questioned whether he would be able to find a ticket at a reasonable price. Days later, he found a ticket cheaper than what the group paid and despite health challenges, he was determined to make the trip.

"We learned of his expertise and enthusiasm for computers," Dr. Thomson recalls. "Because of his presence, while we were in Jamaica, our agenda began to change. By the time we left, we had built a computer lab at the local school, which was not in our plans at all. But it was in God's plans." These are the stories that kept the Thomsons involved in mission work for over 25 years, recruiting church members and volunteers from their community, and many from other states, yearning to have others feel God's presence and be a part of His work.

"One of the best compliments we received from the Jamaican people was that they had never met a white Christian before," recalls Dr. Thomson.

On one trip, their team was building a small home for an elderly lady in a neighboring village. A local person stopped by and asked a team member, who happened to be a minister, who they were and why they were building this house. After visiting with him, he asked if we were Christians, and then asked how he could become a Christian. Needless to say, on that particular day, much more was being built than the single house they were working on.

After countless experiences of seeing God's work on these trips, changing the lives of the local people they were helping, as well as of the missionaries that they were working side by side with, the Thomsons heard the calling to do more. This is when they called the Nebraska United Methodist Foundation to see if they could help.

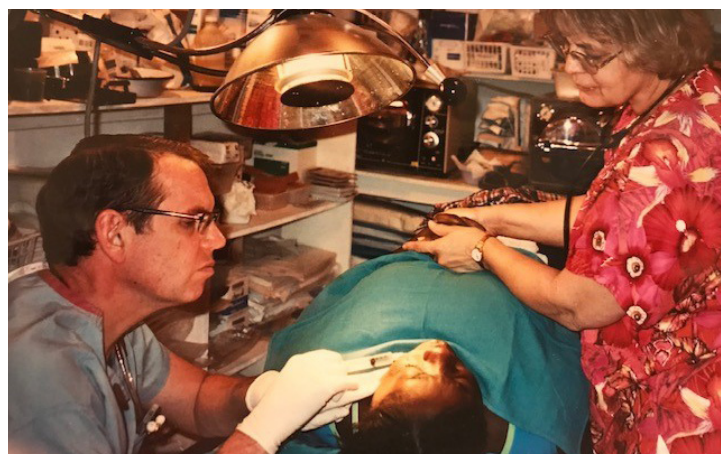
"I was thrilled to receive the call and hear that they had an interest in creating financial support for mission work for local churches and other community entities," says Jackie Urkoski, Executive Director. The Thomsons are pioneering a brand new grant program at NUMF with the first of its kind mission grant. The Dean and Keitha Thomson Mission Grant will provide support in a much needed area. "We have received phone calls for years asking if we have mission grants available, and now we can finally say yes."

"We want people to have this experience. It is life changing. It brings people closer to God. They bring that experience back home and share it with others by their witness," says Mrs. Thomson. "Many times it's finances that prevent people from considering mission service, so we would like to remove that barrier, plus provide an incentive. Retired persons are often on fixed incomes. Young people are spending their money on tuition and just getting started with their lives. Both may want to serve but have a problem justifying the expense, or just don't have the money in the first place. We have a gift vehicle through NUMF that may help ease some of that burden," says Dr. Thomson.

When the Thomsons were asked why they chose NUMF to work with they responded, "We trust the NUMF. It's comforting to work with people you know."

Thank you to the Thomsons for putting their trust in us. If you would like to help grow support for mission work, please contact the Foundation.







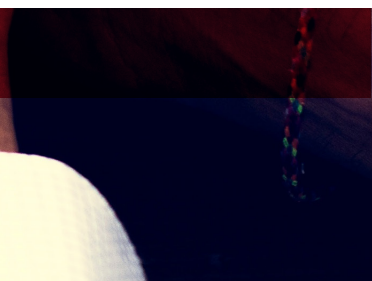
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*I am delighted with the services the Nebraska United Methodist Foundation is providing to us and many other entities affiliated with the organization. They intentionally offer exceptional services to all strata of people involved with them. Their professional and emotional connection gives us a feeling of safety and trust.*

**Rev. Gideon N. Achi**





# Strong and Steady Returns, Service, and Partnership

The Foundation remains to be a reliable source of ministry partnership within Nebraska. NUMF offers strong and steady....on your investment fund returns, within the services we provide, and throughout the partnership we value with each of you. We look forward to nurturing and growing these relationships in the years ahead, and being an enduring and unwavering ministry that you can rely on, even in uncertain times. We strive to provide funds that are invested wisely in diversified portfolios, reports that are easy to access, and customer service that exceeds expectations.

Rev. Cindi Stewart of Columbus First says, "The reports are easy to access online both monthly and quarterly. It is also easy to withdraw funds that we need for mission and ministry." Columbus First Business Coordinator, Sharon Zobel, adds, "NUMF is always helpful and efficient. We appreciate timely responses to questions."

Rev. Tom Lucas reflects on the growth of the Central City UMC investment funds at the Foundation, "Our funds have come from various church members over the years, developing into a significant accumulated source for

needs. We were able to put a new roof on our building last year. And, this year we are having our parking lots restored. All without a fundraising campaign."

Rev. Tom adds, "The investments the Foundation has made for us have had good growth even during the years of stock market challenges."

Rev. Stephanie Ahlschwede has worked with NUMF for a number of years and through different appointments, "NUMF easily has the best customer service of any organization I work with as a pastor. Response times are fast, information is accurate, and all expectations are met, every time. The consistency is unparalleled." She continues, "I just really appreciate that the Foundation truly is a partner to United Methodist churches. It is clear the Foundation staff and Board want the best for our churches and understand their work as a ministry."

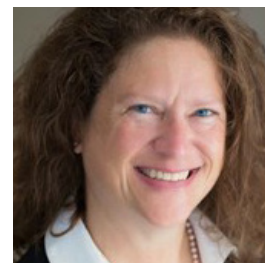
If you would like more information on how investing with the Foundation may help to ease the financial burden of your church, please contact us.



Rev. Cindi Stewart



Rev. Tom Lucas



Rev. Stephanie Ahlschwede

# Churches Band Together to Serve a Community with a Trade School

Inspiration called as the Brownville congregation looked to help those outside of their small town. An hour and a half north, Omaha had a community in need. Students tried to go to college to get an education to help their families, but they could not make it through the program. What would be next for them? With the financial assistance of a ministry grant from the Foundation and the vision of Pastor Juan Carlos Veloso's, a trade school has emerged.

Brownville UMC said it best: "The roots of helping the oppressed and giving them new opportunities in life go deep for the Brownville UMC. They go back prior to the Civil War, when the people of Brownville aided former African slaves crossing the state border from Missouri, which was a slave state prior to the Civil War." The church is doing that again in helping Iglesia Comunitaria to provide training for students as HVAC technicians and electricians.

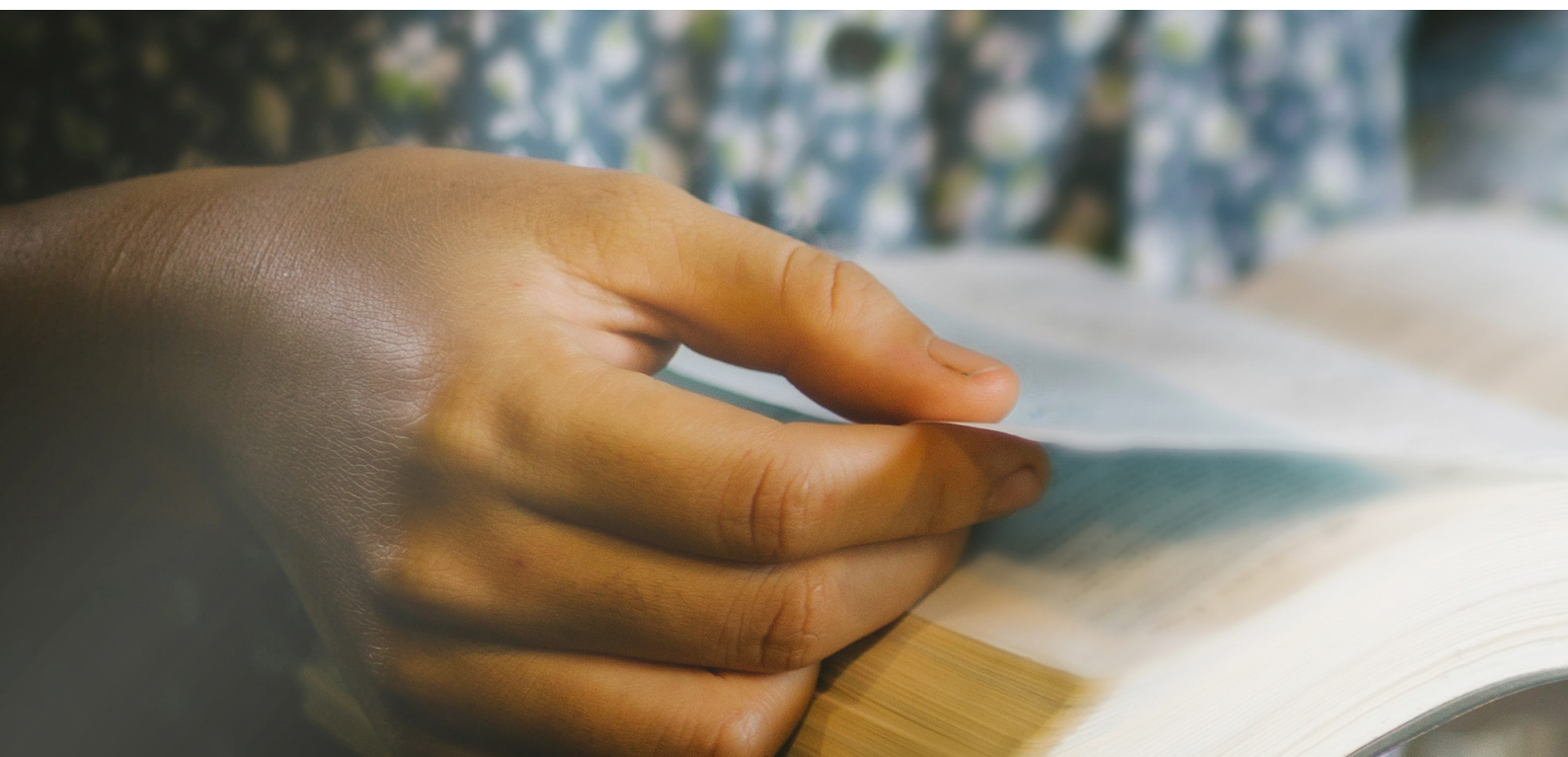
The Mid-America Lumberman's Association, the Northwestern Lumberman's Association, the Iglesia Comunitaria, and the Brownville UMC have teamed up to offer this trade school opportunity in South Omaha at Omaha Grace UMC. The trade school will graduate six

students this spring, who made the sacrifice of their time to participate in this program.

"Basically, these peoples' lives are going to change; it's that important. For them we are providing them with a life opportunity – after they finish this program, they will get a well-paying job and security that they do not have at this very moment. Their families are proud of them and know that they are going to improve the finances for the family and that they will save money for things, like insurance, that they have not been able to afford in the past." Pastor Juan Carlos Veloso said.

Iglesia Comunitaria's faith statement is: We're here to serve God by serving the neighbors. "The Foundation is helping us to achieve our faith statement. The main goal is to be able to lead this community and to be used by God to change people's lives in this neighborhood. Every person in this program is from outside the church, which is exactly what we want." Pastor Juan Carlos Veloso said.

Student Ramon Miramontes expressed his excitement for the program. "We are the initial class of this new program. We are getting the best of both worlds in studying electricity, wiring, and HVAC. It's free and a good way to get our feet





wet. I would recommend this program, especially for people who don't think they have the time or money."

"Our trainer, Mike, is a good teacher, and he is patient with us," another student Daniel Rodriguez said. Daniel plans to join the union and said that he is not going to give up.

Pastor Juan praises the students and congratulates each one of them for participating in the program. Without the students, there would not be a program to offer. "It doesn't work if they don't take it."

"And without the Foundation, we wouldn't be able to build this program. NUMF becomes our partner." Pastor Juan Carlos Veloso said.

"I did not know much about the Foundation prior to receiving a Course of Study Scholarship. It is important for others to know that the Foundation can provide more support than just to seminary students." Pastor Juan Carlos Veloso said. A church can have an idea and can run with it, should they choose, by applying for one of the many grants that the Foundation offers. Pastor Juan Carlos Veloso would recommend putting the idea on paper, and then talking to the Foundation as they can help a church to make the idea a reality.

The Brownville UMC congregation will continue to help these students after graduation. It has raised money to get the graduates gift cards so they can buy their tools and tool belt to begin their successful careers.

Juan Carlos Veloso wants every church to know that this is going on in South Omaha and it can happen in your church, too.

Ministry grant applications are available each year from June 1st to September 30th, which is the deadline to apply. For more information, visit [www.numf.org](http://www.numf.org).



# Mary Alice

**For many people who love music, it entails singing along to your favorite song in the car, attending the occasional musical, or having it play in the background while you work. But for the late Mary Alice Park, it was different. “Music was ingrained into her soul from childhood on,” husband Loyal says. “Music contributed to who she was as a person.”**

Mary Alice was born in Hastings, Nebraska in 1935. Having spent part of her childhood relocating to Orange County, California with her family, they eventually made their way back to Arapahoe, Nebraska. Her parents loved music and wanted to give Mary Alice the chance to learn how to play an instrument. They started her with the violin. “Someone, somewhere in the family, had an old violin, so this is why Mary Alice started with violin lessons,” Loyal recalls. “There was a woman up the road in Cambridge who studied music in Europe before moving back to the area. Mary Alice learned almost everything she knew about music at that point from her.”

Upon graduating from Arapahoe High School as Valedictorian, Mary Alice attended Hastings College where she majored in both music and elementary education. Soon after, she took a teaching job at Meadow Lane Elementary School in Lincoln, Nebraska. Her gift in music led her to perform with the Lincoln Symphony Orchestra, as well as at many weddings and church services. It was during this time that she met Loyal. He was just returning from two years of service and he didn't have a lot of acquaintances in Lincoln. “A good friend of mine suggested I call Mary Alice. Our first date was July 3, 1958 and we went to the movie, *No Time for Sergeants*,” Loyal chuckles. “Luckily she had time for me. She was a busy woman. Sometimes our dates consisted of me helping her grade papers in her apartment.”



Four months later, Loyal knew she was the one. In November 1958, he proposed to her. “I didn't know if she was going to say yes, and when she did, I was so happy and relieved!” Loyal recalls. They were married in June 1959 and had two children, Rosann and Devon. Mary Alice's love for music reflects in both of their lives today. Devon is a professional musician in Colorado, performing with the Greeley Philharmonic Orchestra, Boulder Chamber Orchestra and Opera Colorado. As a child, Rosann learned to play the piano and violin, playing on the same violin Mary Alice used in her younger years. That same violin is being played by one of Rosann's three daughters, triplets, all of whom are involved in music, playing the violin, viola and cello, one doing so internationally.

“Mary Alice had an impact wherever she went; this is evident through the success and happiness of our children and grandchildren and their

love for music, but it was also evident within our church,” Loyal says. Long-time members of the Aldersgate United Methodist Church in Lincoln, Mary Alice was the one who named the church. “Mary Alice played at our church services every few months and it was beautiful,” Loyal says. “Everyone loved it.”

Mary Alice's love for music is what inspired Loyal to create an endowment fund at NUMF to remember and honor Mary Alice's life. The endowment fund, called the Mary Alice Park Endowment Fund, was created as a gift from her estate, and will work to support the music ministry at Aldersgate UMC, specifically bringing in string quartets and soloists from time to time.

“Music was so important to Mary Alice, and in ways, shaped our family and our lives. It only seems fitting that this should be part of Mary Alice's legacy,” Loyal says. “She played an important role in the early days of Aldersgate UMC and now her life will continue to play a role in the church for many years to come.”

If you would like to honor the life of a loved one in this way, please contact the Foundation to learn more.





# United Methodists Support Future Pastors

The Nebraska United Methodist Foundation awarded over \$7,000 in Course of Study Scholarships to five pastors furthering their education in church leadership. This new program began in 2020 in an effort to support an increasingly growing group of individuals who are ministering to a congregation while pursuing his or her education.

Course of Study scholarship recipients for the 2021-2022 academic year:

**Frederick & Esther Paulus Course of Study Scholarship**

Esther Achi  
Juan Carlos Veloso  
Victor Peterson

**Rev. Robert E. & Lily A. Berlie Course of Study Scholarship**

Mandy Barkhaus  
Ryan Findley

The Foundation awarded over \$30,000 in seminary scholarships to 12 students pursuing the ministry. Seminary scholarship recipients for the 2021-2022 academic year:

**Marcee Binder**

Women in Ministry Scholarship

**Matthew Borland**

Harlan and Mabelle Wyrick Memorial Scholarship

**Tiffani Brewer**

Harlan and Mabelle Wyrick Memorial Scholarship

**Debra Copple**

Albert R. Murdoch Ministerial Scholarship  
Scahill Family Scholarship

**Ross Janovec**

Cowles UMC Memorial Scholarship

**Kalingwishi Anny Kapundu**

Alice Kruse Ministerial Scholarship  
Alice Kruse Seminary Scholarship

**Albert Longe**

Alva Clark Seminary Scholarship  
Charles & Marilyn Humphrey Seminary Scholarship  
Baldwin F. and Amy L. Kruse Scholarship  
Verl & Sylvia Miller Memorial Scholarship

**Cameron Miller**

Myrtle E. Williams Seminary Scholarship

**Lami Oladimeji**

Floma Taylor Ministerial Scholarship

**Victor Peterson**

Cal Leeds Memorial Scholarship  
Andrew & Nevabelle Howe Scholarship  
Rev. Richard Atherton Memorial Scholarship  
Darrell & Joyce Pickett Scholarship  
Rev. Albert W. Winseman Scholarship

**Rachel Stone**

Floma Taylor Ministerial Scholarship

**Venedith Vargas**

Ben and Martha Simmons Scholarship

**These scholarships would not be possible without the generosity and vision of people like you. Thank you to all the donors and their families for relieving the financial burden of our future pastors. If you are interested in setting up a scholarship fund in honor of, or in memory of, a loved one, please contact the Foundation.**



# \$60,000 Distributed in New Start/New Faith Community Grants

**The Nebraska United Methodist Foundation would like to acknowledge the recipients of the New Start/New Faith Grant Program for 2021:**

**Fairbury  
UMC**

**Omaha  
Hanscom  
Park UMC**

**Omaha Saint  
Paul Benson  
UMC**

Due to the generosity of donors supporting congregational development through the Gifts From The Heart Endowment Fund, the Foundation was able to award \$60,000 in New Start/New Faith grants. These grants are available to enhance and support new church development and alleviate some of the financial burden. Grants are awarded annually. For more information on the New Start/New Faith Grant Program or if you would like to talk to the Foundation about how you can grow these types of grants, please contact us.



# The Spirit of Christmas Project 2021

Each year during the Christmas season, the Foundation chooses two ministries to receive an unexpected gift from the Foundation's Gifts From The Heart Endowment Fund. Known as "The Spirit of Christmas Project," it is a way to give back and to say thank you to churches and ministries that are making great impacts on their communities. In 2021, the Foundation gifted \$1,000 each to the following two ministries:



## Epworth Village

York, Nebraska

Epworth Village, A National Mission Institute, provides comprehensive family-centered services that bring hope and healing to children, youth and families across Nebraska in a compassionate and caring manner.



## The Teen Center

Omaha, Nebraska

The Teen Center is a ministry of Omaha St. Luke United Methodist Church in partnership with Burke High School, Nebraska Methodist College, and various other community partners. The Teen Center works to help teens discover and pursue their potential while working toward self-sufficiency. Programming includes academic assistance, post-secondary preparedness, alumni services, health and wellness, and student and family support services.



Thank you to both  
of these ministries  
for being such  
blessings on our  
communities.



# 2021 Ministry Financial Report

**To the Churches, Ministries, and Individuals who use the Foundation's services, we would like to thank you for allowing us the opportunity to serve you.**

The Foundation provides **Investment Services** to help churches save and grow funds for ministry, capital needs, emergencies, and mission opportunities in the community and beyond.

Individuals can create **Endowment Funds** and **Donor Advised Funds** that would help their local churches or ministries accomplish their goals and support their work for years to come.

**Charitable Remainder Unitrusts** and **Charitable Gift Annuities** are ways to provide life-time income for the donor and also leave a legacy.

There is also an opportunity for individuals to leave a Lasting Legacy through gifts to the Foundation's **Gifts From The Heart Endowment Funds** which support Greatest Needs, Pastoral Education, Mission Work, Youth Camps, and New Start-New Faith Grants.



## Income:

Contributions to New Accounts:

**\$1,960,614**

Contributions to Existing Accounts:

**\$2,134,875**

Rent and Farm Income:

**\$23,430**

Earnings on Invested Funds:

**\$5,570,431**



## Distributions:

Distributions to Churches and Ministries:

**\$2,470,948**

Grants:

**\$260,563**

Scholarships:

**\$51,979**

Life Income to Donors:

**\$26,348**



## Total Assets:

**\$58,657,760**

Funds without Restrictions:

**\$3,966,184**

Endowment and Designated Funds:

**\$12,119,462**

Trust and Gift Annuities:

**\$231,143**

Managed Church and Ministry Funds:

**\$ 41,162,223**

Property and Equipment:

**\$1,178,748**



# Gifts From The Heart – Five Hearts Society

The Foundation's Gifts From The Heart Endowment Funds are supported by the Five Hearts Society, a group of people who have pledged \$5,000 to be gifted over a five-year period. We would like to thank the current members of our Five Hearts Society for their commitment to this vision:

ANONYMOUS

REV. DR. ALVA H. CLARK

SHIRLEY F. CRUMP

KIM & TOM DINSDALE

RANDY FLEMING

REV. LEONARD F. HARTWIG

JIM & ELDA HELLER

REV. DR. MARVIN KOELLING

ALICE KRUSE

ED & CORA LOUTZENHEISER

REV. DR. JANICE JAPP & DR. EDWARD MANTLER

REV. JOHN & RUBY MINERT

DR. GWENDOLYN NEWKIRK

DAVID & LORI PANKONIN

STEPHEN & SUE SHULL

DWIGHT & BETTE TRUMBLE

REV. RICHARD & LOIS URBACH

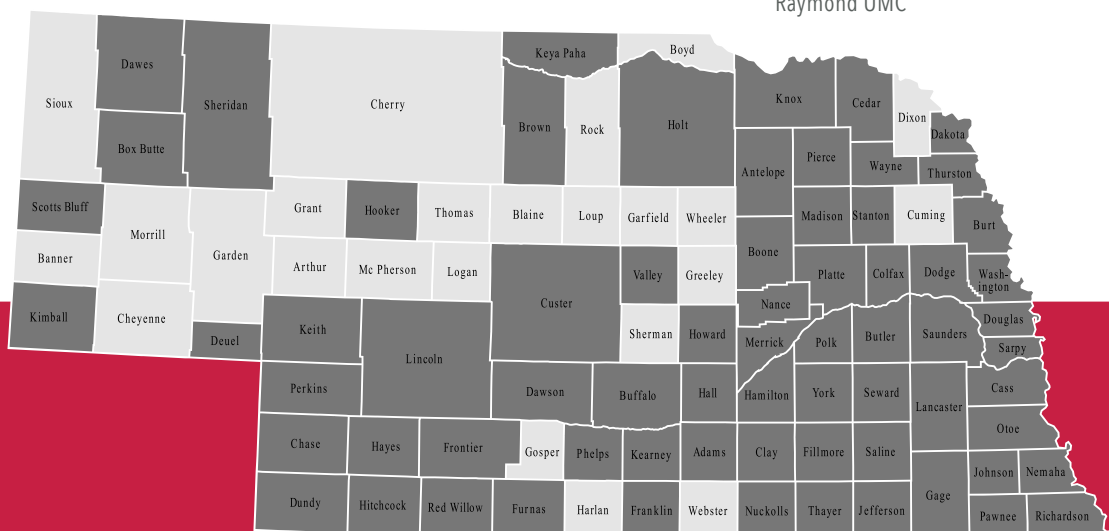
KEITH & RETHA WYCOFF





# Affiliated Churches and Camps

Adams UMC	Davenport UMC	Gretna UMC	Mitchell UMC	Rosalie UMC
Albion First UMC	David City St. Luke's UMC	Hastings First UMC	Murdock Ebenezer UMC	Rosedale UMC
Alda UMC	Daykin UMC	Hastings Grace UMC	Nebraska City First UMC	Rushville Morse Memorial UMC
Alliance UMC	Denton UMC	Hay Springs UMC	Nehawka First UMC	St. Paul UMC
Arapahoe First UMC	Dewitt UMC	Hemingford UMC	Norfolk First UMC	Sargent First UMC
Arnold UMC	Dorchester UMC	Hershey UMC	Norfolk Westridge UMC	Schuyler Christ UMC
Ashland UMC	Douglas UMC	Holdrege First UMC	North Platte First UMC	Scottsbluff First UMC
Auburn First UMC	Eagle UMC	Hooper Faith UMC	Ogallala First UMC	Seward UMC Foundation
Aurora UMC	Elgin UMC	Imperial First UMC	Omaha Clair Memorial UMC	Shelby UMC
Beaver Crossing UMC	Elkhorn Hills UMC	Ithaca UMC	Omaha Faith-Westwood UMC	Shickley UMC
Bellwood UMC	Elm Creek UMC	Johnstown UMC	Omaha Grace UMC	Silver Creek UMC
Benkelman UMC	Elmwood St. Paul UMC	Kearney Faith UMC	Omaha Hanscom Park UMC	South Sioux City St. Paul UMC
Big Springs UMC	Elsie UMC	Kearney First UMC	Omaha Maplewood UMC	Springfield First UMC
Blue Springs UMC	Endicott UMC	Kimball Trinity UMC	Omaha Rockbrook UMC	Springview UMC
Broken Bow UMC	Eustis UMC	Laurel UMC	Omaha St. Luke UMC	Stanton UMC
Burwell UMC	Fairbury UMC	Lexington First UMC	Omaha St. Paul UMC	Superior First UMC
Cairo UMC	Fairmont Community UMC	Lincoln Aldersgate UMC	Omaha Water's Edge UMC	Sutherland UMC
Camp Fontanelle	Farnam UMC	Lincoln Christ UMC	O'Neill First UMC	Table Rock UMC
Camp Norwesca	Franklin First UMC	Lincoln Havelock UMC	Ord First UMC	Tecumseh First UMC
Central City Fairview UMC	Franklin Macon UMC	Lincoln New Hope UMC	Ord Mira Valley Evangelical UMC	Tekamah First UMC
Central City UMC	Fremont UMC	Lincoln New Visions UMC	Osceola First UMC	Trumbull UMC
Ceresco UMC	Fremont Calvary UMC	Lincoln South Gate UMC	Palisade UMC	Tryon Community UMC
Chadron UMC	Friend UMC	Lincoln St. Luke UMC	Palmyra UMC	Utica UMC
Chappell UMC	Genoa UMC	Louisville First UMC	Phillips UMC	Wahoo First UMC
Clatonia Salem UMC	Gering First UMC	Madison Trinity UMC	Pierce UMC	Wauneta UMC
Columbus First UMC	Gibbon Faith UMC	Madrid UMC	Plattsmouth First UMC	Waverly First UMC
Cozad UMC	Giltner UMC	Martell UMC	Pleasanton UMC	Wayne First UMC
Creighton Faith United UMC	Gordon First UMC	McCook Memorial UMC	Plymouth Peace UMC	Weeping Water UMC
Crete Grace UMC	Gothenburg First UMC	McCool Junction UMC	Ralston Trinity UMC	Wilbur UMC
Culbertson Trinity UMC	Grand Island First-Faith UMC	Milford UMC	Randolph First UMC	Wymore First UMC
Curtis First UMC	Greenwood Cedar Hill UMC	Minden UMC	Raymond UMC	



■ Counties with churches or camps using the Foundation's investment services.

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