



Spreading Good News



Celebrating 92 Years of Serving Those Whose Stewardship Lasts Forever

Spring 2012

The North Carolina Baptist Foundation, Inc.

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Established 1920

Struck By Lightning

By Tom Denton, Eastern Area Manager

“Lightning’s here, Ann!” That’s how Rev. M.E. Gibson would announce to his daughter that E.J. Hines had arrived to pick her up for a date back in 1959. The name stuck. E.J. and Ann were married that fall and shared an electrifying ministry together that lasted for over half a century.

Those of us who were privileged to know and serve with him quickly became aware of his enthusiasm, energy, and elocution. He was one of the most “electrifying” Baptists of our generation. E.J. Hines was a positive dreamer who moved with high-voltage spiritual speed to lead pastors and laypersons to ministries deemed impossible or improbable by others. After his death on November 17, 2010, Ann chose to write a tribute to him in manuscript form that carries the title of this article.

Following pastorates at Surf City Baptist Church and Calvary Baptist Church, Jacksonville, NC, E.J. was called to serve as the first Director of Missions for the New River Baptist Association. He served as the prophet and pastor at that post for forty-one years, being one of the longest serving associational missionaries in Southern Baptist Convention history. He helped to start new churches, minister to military families and internationals, clothe the naked, feed the hungry, train church staffs and laypersons, while displaying a zest for life and faith in Jesus Christ for all of his days.

When their only child, Stephen, tragically died while on a church outing on May 30, 2004, E.J. would write to his Baptist family across the state these words, “From the mountain coves to the beaches of the sea, Baptists did what they do best. You



E.J. Hines

huddled around us, told us that you loved us and reminded us that God’s grace was sufficient for all things. Yes, you became instruments of God’s grace. You were ministering saints and angels of mercy.”

Following Stephen’s death, E.J. and Ann knew that they had to reevaluate and redesign their estate plan. I met with them on many occasions until both of them were satisfied about God’s will. During that process E.J. was diagnosed with cancer. But prior to his death, we were able to get a Christian estate plan in place that reflected their Christian values and priorities. Through a series of charitable remainder trusts and the Elijah

Jackson and Ann Gibson Hines Missions Endowment, their electrifying ministry together will continue through the local church, association, and world missions.

Ann concludes her book about her life with E.J. by quoting the Scottish poet, Thomas Campbell, in his poem, Hallowed

Ground: “To live in hearts we leave behind is not to die.” Eternal life and ministry to

you, my brother! And may your lightning of love and grace continue to strike the hearts and minds of people until our Lord appears again in the Eastern Sky. ☩

“To live in hearts we leave behind is not to die.”





M. Clay Warf
Executive Director

All From Clay

I was with a very good friend when he died in the early morning hours of the first day of 2012. I had also been with him some 22 years earlier when his wife of 40 plus years died at the same hospital. On that occasion, I watched as he practically ushered her up to the gates of heaven and handed her over to our Lord.

Harold Craig and I had first met in the summer of 1977 and soon thereafter he came to serve as the Associate Pastor (Music and Education) at the church where I served as pastor. We would work there together for 15 years. Over the past 14 years we grew especially close and saw each other on a regular basis. We sort of kept up with and looked after each other. That's why I was with him at 1:40 AM, January 1, 2012, when he went home.

As I sat there with his now lifeless body, I kept thinking to myself, "I wonder what you're seeing right now." He had just left me in that Duke Hospital emergency room, but I knew he was already in the presence of the Lord in eternity. I knew I could never know what he was seeing at that moment, so I just reflected on the kind of man I was gazing on in the person of my friend.

I saw there a man who had been a faithful and supportive husband during the years his wife struggled with crippling arthritis. I saw a man who had been a good steward of the

spiritual gift and talents with which the Lord had blessed him. I also saw a man who had been a faithful steward of his resources.

Harold Craig never owned a house in his life, but he never failed to tithe. With the help of the North Carolina Baptist Foundation, long before I began my ministry here, he prepared a Will which directed that 10% of the sum of his estate be given to the church where he had membership at the time of his death. Then the remainder of his estate was to be added to the endowment that he had already established, designated to provide financial assistance to students enrolled in the Gardner-Webb Divinity School who are preparing for church music ministry. It is my responsibility now, as executor, to see to it that all of his assets are liquidated and, except for the tithe to his church, the funds be added to the J. Harold and Peggy Craig Endowed Scholarship Fund managed by the Foundation.

What a blessing to have a friend like Harold. And what a blessing Harold and Peggy will continue to be to young people who, like them years ago at New Orleans Seminary, need financial support as they prepare for ministry. I rejoice in a life lived for Christ and a life that will go on being a blessing in His name until the Lord returns. May God bless us with more stewards like Harold Craig! †



Harold Craig

December 31, 2011 Investment Performance

	1 Year	3 Year	5 Year	Since Inception*
Growth Fund	-6.03%	6.88%	-1.62%	3.33%
Balanced Fund	-1.75%	6.79%	1.06%	4.02%
Income Fund	3.11%	7.13%	3.28%	3.67%
Fixed Income Fund	6.76%	8.03%	4.72%	4.16%
S&P 500 Index	2.11%	14.11%	-0.25%	
MSCI EAFE (net)	-12.14%	7.65%	-4.72%	
BC Int G/C	5.80%	5.65%	5.88%	
90-Day Tbills	0.07%	0.12%	1.19%	

Source: Consulting Group's Orion. The information above has been obtained by sources considered reliable. Past performance in no way guarantees future results.

*Growth, Balanced and Income Pool inception is January 1, 2002. Fixed Income Pool inception is October 1, 2008.

Equities bounced back during the fourth quarter, despite the sovereign debt crisis in Europe and the standstill in the US Congress. The Dow Jones Industrials were up 12.8% for the fourth quarter, and 8.4% for the year. The NASDAQ Composite was up 7.9% for the quarter, but was still down 1.8% for the year. The S&P 500 was up 11.8% for the quarter and 2.1% for the year. All sectors of the S&P 500 were up during the fourth quarter. Small cap stocks outperformed mid and large-cap companies. Growth and value both performed well, but value did fare slightly better. Both emerging and developed markets were up for the quarter. MSCI EAFE was up 3.4% and the MSCI Emerging Markets index was up 4.5%. A continued flight to safety extended the treasuries' rally. The Barclay's Capital Intermediate Government/Credit ended the year up 5.8%. (Graystone Consulting, "Capital Markets Overview," 4th Quarter 2011).



David Webb

Western Area Manager

Building Legacies Today

Several years ago I made a promise to a lady who approached me after I had just finished a seminar on Christian estate planning. She said, "I want you to be sure and tell everybody when you do a seminar that it is possible to disinherit a loved one." She continued by saying, "They need to know that a beneficiary designation

takes precedence over a Will." She was absolutely correct, and I promised I would share that in all future seminars.

Many people who have been diligent in preparing a Will often forget the importance of reviewing their beneficiary designation forms because these forms, not the Will, distribute the assets at death.

Life insurance policies, accidental death policies, some savings accounts, retirement plans, IRAs, and certificates of deposit all use beneficiary designation forms.

It is important to take these assets into consideration when one is planning his or her estate. The value of these plans can often create unintended inequities in the distributions to family. It is an oversight that can easily be corrected by

"I want you to be sure and tell everybody when you do a seminar that it is possible to disinherit a loved one."

thoroughly reviewing your beneficiary designations and evaluating them based upon your total beneficiary designation goals.

It is also important to review the beneficiaries periodically to make sure they still fit your goals for families and perhaps charities. Years ago I was serving as a human resource manager where a supervisor, who had disinherited his ex-wife, died suddenly. When he re-married, he failed to change the beneficiary designation on his life insurance beneficiary and his first wife, whom he disliked, received his life insurance instead of his wife of several years whom he adored.

Some people choose to utilize the different types of investment vehicles that require a beneficiary designation as instruments to designate funds to their favorite charities.

This can be especially good planning in the case of retirement assets. Pre-tax assets that are left to family will incur significant taxes that the

beneficiary will have to pay. Those same assets could be used to set up an endowment through the Baptist Foundation and escape that tax liability. Other assets could then be left to family members.

Before the week is out, why don't you review your estate plan of distribution through both the beneficiary designation forms and the Will. If you would like to discuss your options with us, give us a call. ☪

Carol Starling Honored at 5th Anniversary

Carol Starling joined our Baptist Foundation staff in February 2006 as one of our two Administrative Assistants and was recognized this past September by the Board of Directors for five years of service. In that capacity she works primarily with our Director of Development, Bill Overby, in preparing endowment and trust documents. She also does the work essential to our having successful annual special events like the Noel Inspirational Retreat, the North Carolina Development Officer's Conference and the North Carolina Baptist Heritage Award luncheon. Overby says, "Carol is uniquely talented and is always bringing creativity and efficiency to the development program of the NC Baptist Foundation."

Carol grew up in California and received her Bachelor of Arts degree from California Baptist College and her Masters in Religious Education from Southwestern Baptist Theological

Seminary in Fort Worth, Texas. She is married to Glenn and they have one daughter and three granddaughters. They live in Fuquay-Varina and are active members of Crossroads Baptist Church in Lillington.

Carol instills ministry into her work with the Foundation and we look forward to many more fruitful years of service together. Thanks Carol! We love you and appreciate you. ☪



Carol Starling



Russell Jones

Managing Director
North Carolina Baptist
Financial Services

Sure Foundation

The Lord continues to bless NC Baptist Financial Services, the Foundation's church loan ministry. 2011 marked the end of the second full year of operation. We experienced good growth both in loan balances and investments. Loan balances as of December 31, 2011 were \$14.2 million. Investments grew to \$27 million during the same period.

We closed 13 new loans in 2011. One of those loans was to New Hope Baptist Church of Laurinburg. New Hope is a "new" church that formed in 2010. Soon after forming, the church bought and paid for 20 acres of land. The next step was to begin constructing their new church building. New Hope, like many young churches, faced a dilemma in getting financing for construction. With little or no financial history, they were unable to get traditional financing from a local bank.

They sought the help of NC Baptist Financial Services for solutions. Together we were able to propose a plan. Rather than securing the loan with the land and new building, the idea was to ask the church members to open individual Certificates of Participation through the Church Growth Investment Fund of NC Baptist Financial Services and pledge the certificates as collateral. Certificates of

Participation are like savings accounts and certificates of deposit. North Carolina Baptist churches and individuals who are members of North Carolina Baptist churches can invest in this fund. These investments, known as Certificates of Participation, earn an attractive rate of return for the investor and provide funds needed to lend to NC Baptist churches. The response was overwhelming and the church was able to borrow more than was originally anticipated. Members literally lined up to invest and pledge.

The excitement is growing as the church building nears completion. The land that the church sits on was once farm land. While waiting to start construction, the church implemented creative uses for the vacant land. They held special services out there, such as an Easter morning sunrise service. They recognize that it's the people, not a building, who make a church. They also have used the land to grow crops such as corn and okra to raise money for church missions' projects and for the building fund. Dr. Thomas Marshall, senior pastor of New Hope, said that God is truly blessing New Hope. He marvels at the thought of the church buying, paying for land and starting a building project within a year of organizing. This can only be accomplished by the hand of God. He said, "We have to run to keep up with God".

Soon New Hope will move out of its rented space and into their new church building. The church is already thinking about the next building phase. They are just getting started. NC Baptist Financial Services is excited to be a part of this growth. We look forward to assisting the next "New Hope" with their loan and investment needs. †



Bill Overby

Director of Trust
& Endowment
Development

Foundation Facts and Figures

Several years ago, I was asked to meet with an older woman in Chapel Hill whose husband had passed away a couple of years prior. When I arrived, we talked about some of her estate planning wishes, and she offered to show me the documents she already had in place. One was a Revocable Living Trust. When I asked her what it was, it was clear that she

did not have a clue, and in fact, none of her assets had ever been transferred into the trust. The attorney she had used had charged her a large sum and then had not done his job by assisting her in getting it funded or in providing her some simple correspondence explaining what she had and what to do next.

A Living Trust can be a very helpful instrument, especially when used as a companion document with the Last Will and Testament, to manage assets while living and then to provide a plan of distribution of those assets upon death. The trust is funded while living and can be changed or revoked during your lifetime. Typically, but not necessarily, you would be the Grantor, the Trustee and the Beneficiary during your lifetime, thus remaining totally in charge.



Charles L. Fox

Central Area Manager

Faithful & Wise Stewards

An annual experience we enjoy so much is our Make Your Will seminars that churches invite us to lead. Each year we hear local estate concerns as we attempt to share basic estate-planning essentials. One concern that arose frequently this year related to serving as executor of another's estate. I was

surprised by the number of folks who were currently serving or had been recently named as executors of an estate. In this short space, I'd like to touch on a few items for consideration.

After the death of a friend or relative, you might be pleased to have been chosen to do an important and final job for someone you loved. For some, this can feel more like an obligation, but it is truly an honor to perform the role as executor.

The state of North Carolina has laws about who can serve as an executor of an estate that is probated in the state's courts. It is possible that you will not "qualify" under state law. Generally, anyone eighteen years or older who has not been convicted of a felony can serve as executor.

The best executors are folks who are careful, patient, unquestionably honest, well-organized, and committed to

doing a good job. Executors should get along with others, especially other beneficiaries. They also need a fair amount of time. You can expect to spend from six months to a year completing the work.

Every estate and family situation is different. The difficulty depends on many factors such as the size of the estate, applicable state laws, and the complexity and organization of the deceased's financial affairs.

There are also some personal factors to consider. If you are to inherit significant assets, then you have a strong incentive to serve as executor. If you are among several beneficiaries, you might want to ask yourself some questions such as: If I live some distance away, will it be too difficult or expensive to handle the estate? How likely are family members to let you do your job without second-guessing

every decision? How likely are other inheritors to bicker among themselves or with you? Would conflict be reduced if someone else were to serve?

Will you need to take time away from work to serve? What payment are you legally entitled to for your work? If the Will names a co-executor to serve with you, can you work well together?

All of these questions can be dealt with constructively. But they should be kept in mind to help you think of creative ways to avoid problems. You might just find that the process of winding up a loved one's affairs is therapeutic. There is satisfaction in knowing that you're doing exactly what the deceased loved one wanted. †

One concern that arose frequently this year related to serving as executor of another's estate.

Why might you want to have a Living Trust? Many choose the trust because the trust assets are not subject to the probate process at death like the Last Will and Testament is. While that is true, there should be other compelling reasons for going through the expense and complications of a trust. Since trusts are not probated, the plan of distribution is private because it is not a public record. Also, the trust can provide for someone else to manage the trust assets while you are living, should you become incapacitated.

Should you own real estate in another state outside of the trust, it will be subjected to probate in both states. Owned inside a trust, there is no probate in either state. Another good reason is that the trust can provide a thoughtful plan of future protection for a handicapped child or grandchild.

Also, the trust plan can pass assets to minor beneficiaries over a longer period of time, should you wish that they not receive a significant inheritance at age eighteen.

Regardless of what estate planning documents you choose to use, make sure you understand what you have and why you have it. Keep it available for review from time to time, and if necessary, make changes. Your Foundation area manager will be glad to review your documents and help you understand what you have. Call if we can be of assistance. †

Why might you want to have a Living Trust?



See you in 2012

The following are churches, associations and organizations where we presented, met with committees or preached in 2011. We are grateful for these opportunities and hope that you will invite us to come and share with you this year.



EASTERN AREA

Albertson, Albertson
Antioch, Mainers
Atlantic Association
Aversboro Road, Garner
Baptist State Convention
BSCNC Regional Missions Rally
BSCNC Trustee Orientation
Calvary, Shallotte
Camp Mundo Vista: New Ministers
Wives
Campbell University
Campbell University Divinity School
Campbell University Senior Fest
Caswell Senior Adult Conference
Cherry Point, Havelock
Chowan Association
Chowan University
Chowan University Senior Fest
Cove City Missionary, Cove City
Dundarrach, Parkton
Eastern Association
Elizabethtown, Elizabethtown
Emma Anderson Memorial Chapel,
Topsail Island
Falling Creek, Goldsboro
First, Chocowinity
First, Clarkton
First, Clinton
First, Morehead City
First, Mount Olive
First, New Bern
First, Newport
Freedom Ministries, Elizabeth City
Greenwood Forest, Cary
Hayes Barton, Raleigh
Holden Beach Chapel, Holden Beach
Hyde Park, Lumberton
Johnston Association
Lebanon, Eastover
Marshallburg Missionary, Marshallburg
Memorial, Buies Creek
NCBF Board Gathering, Corinth
NCBFS Regional Meeting, Cary
NCBFS Regional Meeting, Dublin
NCBFS Regional Meeting, Greenville
Neuse Association
New Hope, Raleigh
New Hope, Whiteville
New River Association
North Roanoke Association

Oakdale, Fairmont
Oakmont, Greenville
Pleasant Hope, Elm City
Raleigh Association
Robeson Association
RTP Global Mission, Raleigh
Southeastern Carolina Crossroads,
Elizabethtown
Spout Springs, Cameron
Swansboro First, Swansboro
Tabor City, Tabor City
West Chowan Association
Wilmington Association
Wilson Community, Wilson
Winterville, Winterville
Wrightsville, Wilmington

CENTRAL AREA

Brookridge Retirement Community,
Winston-Salem
Candor, Troy
Caraway Camp & Conference Center
Caraway: BSCNC Directors of Missions
Caraway: Senior Adult Conference
First, Eastbend
First, Greensboro
First, Matthews
First, Southern Pines
Friendship, Elkin
Greater Missionary, Mocksville
Guilford, Greensboro
High Rock Community, Salisbury
Integrity Community, Burlington
Jonesboro Heights, Sanford
Metrolina Association
Metrolina Association Dental Ministry
Mount Zion Association
Mountain Creek, Oxford
NCBFS Regional Meeting, Elkin
NCBFS Regional Meeting, Sanford
New Hope, Laurinburg
Next Level, Matthews
Phaniels, Rockwell
Pilot Mountain Association
Pritchard Memorial, Charlotte
Reedy Fork, Browns Summit
Sandy Creek Association
Sharon, Charlotte
Southside, Greensboro
Temple, Durham
Trinity, Mooresville

WESTERN AREA

Alexander Association
Ashe Association
Blue Ridge Association
Buncombe Association
Caldwell Association
Catawba River Association
Chimney Rock, Lake Lure
Cooperative Baptist Fellowship of NC
Cornerstone Church, Maiden
East Maiden, Maiden
First, Marshall
First, Mooresville
First, Morganton
First, Skyland
French Broad Association
Gardner-Webb University Divinity
School
Gaston Association
Goodes Grove, Mooresboro
Green Hill, Rutherfordton
Mars Hill College
Mars Hill College Senior Fest
Middle Cross, Crouse
Mt. Hebron, Vale
Mt. Olive, Mars Hill
NCBF Board Gathering, Gastonia
NCBF Board Gathering, Moravian Falls
NCBFS Regional Meeting, Asheville
NCBFS Regional Meeting, Morganton
NCBFS Regional Meeting, Shelby
North Laurel, Valdese
Oakdale, Statesville
Polk Association
Sandy Creek Association
Sandy Plains, Shelby
Sandy Run Association
Truett Association
Vision Missionary, Mars Hill
Yancey Association Community Bible
Study, Burnsville

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We Want to Hear From You!

Spreading Good News

Volume 28 - Number 1

The purpose of this publication is to provide accurate and authoritative information of general character only. The publisher is not engaged in rendering legal or tax advisory service. For advice and assistance in specific cases, the service of an attorney or other professional person should be obtained.

Please send me:

- Making Your Will Booklet
- Endowment Fund Information
- Charitable Trust Information
- Scholarship and Loan Information

For churches:

- Fund Management Information
- Seminar Information/Scheduling
- Senior Adult Program
- Church Loan Information

Please contact me:

- I need estate-planning assistance.
- I am interested in a Charitable Gift Annuity
- I am interested in the Church Growth Investment Fund

Name: Rev. Dr. Mr. Mrs. Ms.

Address

City State Zip

Home Phone Work Phone Email

Special Request



In Memoriam

Many faithful Baptists have been motivated over the years to enhance their stewardship through the establishment of a permanent fund supporting Christian causes. Some chose to use a trust to provide personal income while living and then to fund an endowment at death. Others chose to establish an endowment or trust through their Last Will and Testament.

Some personalized their endowments by dedicating them in loving memory of someone special. Others chose to honor a special friend or family member by dedicating their fund to them.

This issue of Spreading Good News is dedicated to the memory of the special Foundation friends who passed away in late 2010 and in 2011. Some were donors; others were special honorees. All were wonderful Christian servants.

- Julian Rudolph "Rudy" Morton, Jr., Henrico, VA
- Katherine J. Ramey, Otto, NC
- J. Lloyd Wolfe, Asheville, NC
- Nadine Woodlief Bradley, Mount Airy, NC
- Levi C. Fox, Hudson, NC
- Louise W. Morris, Albemarle, NC
- Charles Henry Rabon, Charlotte, NC
- Ramon Alonzo Brittain, Oliver Springs, TN
- Barbara B. Vestal, Kenansville, NC
- Harry Truman Williams, Kinston, NC
- William W. Boyd, Angier, NC
- Nettie Lewis Pendergraft, Clayton, NC
- Bessie Mae Batts, Holly Ridge, NC
- Norma Poe Trice, Durham, NC
- Martha B. Martin Windham, Greenville, NC
- Vicki Jordan Morton, Henrico, VA

- Pauline Hudson Deaton, Biscoe, NC
- Jack Hackney Pickett, Spencer, NC
- Donovan David Hines, Columbus, NC
- John Lewis Duke, Grinnell, IA
- H. Wade Yates, Asheboro, NC
- Wilbur X. Yerton, Charlotte, NC
- Joan Fisher Furr, Advance, NC
- Jack Walton Cooper, Southern Pines, NC
- Ruth Eller Jackson, Asheboro, NC
- Nelle Bess Hair, Fayetteville, NC

Be faithful unto death and I will give you the crown of life.
Revelation 2:10

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| Hal E. Brown, Cornelius | R. Scott Good, Hickory | Harvey L. Montague, Raleigh | J. Randall Wadford, Concord |
| Jack A. Cooper, Elizabeth City | Amelia S. Hopkins, Greensboro | C. Allen Overton, Clinton | Sam H. Weeks, Randleman |

Meet Our Directors - Amelia S Hopkins



Amelia Hopkins

It is a privilege to give a warm welcome to Amelia S. Hopkins as she begins her first term on the Foundation Board of Directors. She and Barry, her husband of 32 years, reside in Greensboro and are active members of Cornerstone Southern Baptist Church. She has two grown stepsons and lots of nieces and nephews who provide a wealth of quality family gatherings.

Amelia is Senior Vice President of Granville Capital, Inc. and works primarily with the risk management and manager monitoring processes for hedge fund investments. She earned her BA in Political Science (cum laude) in 1979 and her MA in Economics, both from the University of North Carolina at Greensboro. Amelia now serves on the

UNCG Excellence Foundation Board and previously served on the Bryan School's Business Advisory Board. In 2010, she was a recipient of the "Women in Business Award" by Triad Business Journal, which recognizes contributions of the area's leading business women.

Amelia enjoys serving at her church where she has chaired the Personnel Team, served on the Stewardship Team and has taught Mission Friends, Children's Choir and Children's Sunday School. A lover of music, she has played in the church orchestra and hand bell choir and enjoys playing the piano at home.

When asked by the Triad Business Journal what three adjectives best described her, Amelia said, "Inquisitive, dedicated and genuine." We firmly believe that Amelia S Hopkins, CFA, CAIA, will bring those qualities to our Board, from her work experience in the business world and her life experience as a Christian. †