



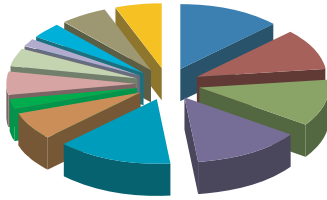
The Virginia Baptist Foundation, Inc.

Managing Money for Virginia Baptist Churches and Ministries



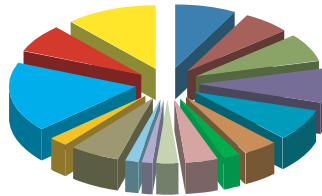
MULTI-ASSET, MULTI-STYLE, MULTI-MANAGER INVESTING

Equity Portfolio Manager, Asset Class and Allocation



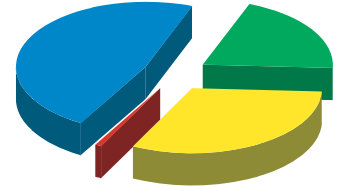
- NWQ, Large Cap Value - 12.69%
- Davis Advisors, Large Cap Value/Core - 10.47%
- Renaissance, Large Cap Growth - 11.53%
- Neuberger Berman, Small Cap Value - 13.51%
- Calamos, All Cap Growth - 14.47%
- CRM, Mid Cap Value - 7.05%
- Artio, International Growth - 2.61%
- Oakmark, International Value - 5.66%
- Tradewinds, International Value - 4.48%
- Wentworth Hauser, International Growth - 1.99%
- Lazard, International Emerging Markets - 4.02%
- Campbell Trust, Managed Futures - 5.75%
- Graham Capital Mgmt, Managed Futures - 5.79%

Balanced Portfolio Manager, Asset Class and Allocation



- NWQ, Large Cap Value - 7.68%
- Davis Advisors, Large Cap Value/Core - 6.12%
- Renaissance, Large Cap Growth - 7.11%
- Neuberger Berman, Small Cap Value - 8.54%
- Calamos, All Cap Growth - 8.06%
- CRM, Mid Cap Value - 4.53%
- Artio, International Growth - 2.24%
- Oakmark, International Value - 4.13%
- Tradewinds, International Value - 2.80%
- Wentworth Hauser, International Growth - 1.24%
- Lazard, International Emerging Markets - 1.65%
- Campbell Trust, Managed Futures - 6.54%
- Graham Capital Mgmt, Managed Futures - 2.52%
- Total Bond Market Index Fund(Vanguard) 17.48%
- Short-Term Investment-Grade Fund(Vanguard) 7.32%
- Intermediate-Term Investment-Grade Fund(Vanguard) 11.58%

Fixed Income Portfolio Manager, Asset Class and Allocation



- Total Bond Market Index Fund, Vanguard - 47.71%
- Short-Term Investment-Grade Fund, Vanguard - 19.99%
- Intermediate-Term Investment-Grade Fund, Vanguard - 31.40%
- Prime Money Market Fund, Vanguard - 0.90%

Portfolio Performance

	YTD 9/30/09	3yr	5yr
Equity	18.9%	-4.9%	1.8%
Benchmark	19.3%	-5.4%	1.0%
	YTD 9/30/09	3yr	5yr
Balanced	15.2%	-1.4%	1.4%
Benchmark	13.6%	-0.4%	3.1%
	YTD 9/30/09	3yr	5yr
Fixed Income	8.4%	2.1%	3.6%
Benchmark	5.7%	6.4%	5.1%

Your Partner in Christian Stewardship...The Virginia Baptist Foundation, Inc.

Clip and mail this form to the Virginia Baptist Foundation, Inc., 2828 Emerywood Parkway, Richmond, VA 23294 for a packet of information and a complete Investment Management Proposal (without cost or obligation). It may also be faxed to us at (804) 672-3747.

Order Form for Information Packet and Investment Management Proposal

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The purpose of this publication, prepared by the Virginia Baptist Foundation, is to provide helpful information of a general nature. It is not intended as a source of specific legal or tax advice.



THE BOARD OF TRUSTEES



2009

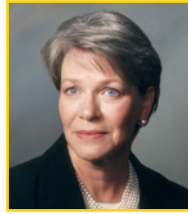
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It's Like My Grandmother's Quilt!
Many Patterns, Many Colors,
Many Churches, Many People



The Virginia Baptist Foundation

The Virginia Baptist Foundation, Inc.

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the Sower

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Mr. Todd J. Fuller, *Vice-President, CFO*
Dr. Ricky R. Hurst, *Director of Donor Relations*
Mrs. Wendy M. Reynolds, *Account Manager*
Mrs. Marcie L. Townsend, *Staff Assistant*

“Behold a sower went forth to sow.” (Matthew 13:3)

The Virginia Baptist Foundation, Inc. Volume 13, Number 4

Autumn '09 EDITION

The Virginia Baptist Foundation is the only agency of Virginia Baptists that receives gifts for every charitable cause.

The Foundation Distributed \$8.1 Million To Various Ministries In 2008!



How to reach us...

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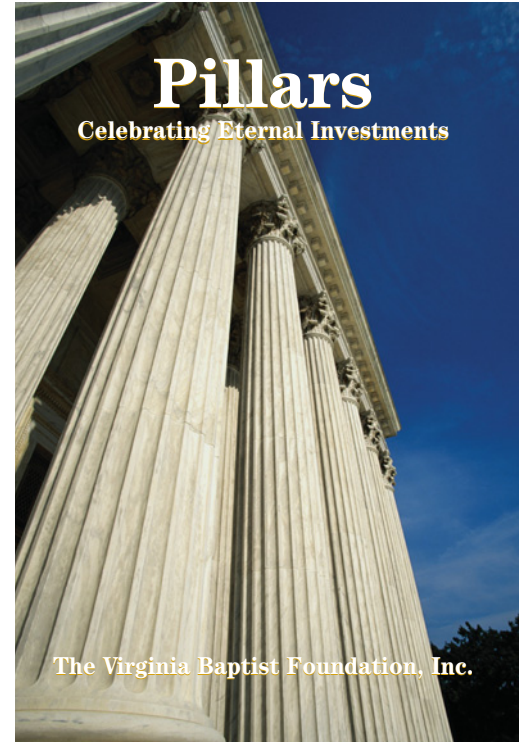
Sons and Daughters of Encouragement

The Virginia Baptist Foundation announces the publication of *Pillars: Celebrating Eternal Investments*. This booklet is a treasure trove of donor stories that will inspire and encourage many others to consider charitable planned giving. As Ron Hall (President, CEO of the Foundation) stated in the introduction, “Their perpetual gifts will serve as a clarion call of encouragement to others.”

From the humble beginnings of the early church, believers brought their gifts to advance the Redeemer’s Kingdom. One disciple named Barnabas sold his property and laid the proceeds at the apostle’s feet to be distributed for needs of people and the ministry of the church. He was nicknamed “Son of Encouragement.” (Acts 4:36). It is evident from the pages of the *Pillars* that there are sons and daughters of encouragement among us today!

The true story of the Virginia Baptist Foundation is not organizational facts or statistical data, but the stories of faithful people who have given lifetime gifts to support their local churches and other Baptist causes. Without the gifts of God’s people there would be no Virginia Baptist Foundation. The donors are truly the pillars of this ministry.

Pillars will be available by the middle of October. Contact our office and we will be glad to provide you with a free copy. It is our hope that this will be the



The Virginia Baptist Foundation, Inc.

first edition of many more editions to come, and that your story will also be recorded among those of the Sons and Daughters of Encouragement.

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Visit Our Exhibit Booth at the BGAV Annual Meeting
Fredericksburg Expo Conference Center, November 17-18



“The Things You Have Prepared, Whose Will They Be?” (Luke 12:20 RSV)

Rev. Ronald C. Hall is the President, CEO of the Virginia Baptist Foundation, Inc.

This once told by Jesus “Parable of the Rich Fool” is familiar in both Christendom and in life. Through prudent management, a bit of good fortune and effective planning, an already successful businessman experiences a bumper crop! He opts to build bigger barns or storage units for this year’s and hopefully future years’ gains. Jesus then asks His listeners a haunting question: What then? The first part of the parable is affirming and exciting. In fact in the midst of our struggling economy, we may even say enviable! But the second part of the parable leaves us with an uneasy feeling. What then?

For over twelve years it has been my privilege to conduct charitable estate planning seminars in Baptist General Association of Virginia churches across the commonwealth. During these seminars I regularly encourage attendees to calculate the span of their working career or their Estate Planning Quotient (EPQ). This quotient is arrived at by multiplying three personalized numbers or variables:

1. How many hours do you work a week? According to a survey by the United Nations’ International Labor Organization, workers in the United States are putting in more hours and are more productive than anyone else in the industrialized world. Americans frequently work 40 or 50 hours per week-more than our counterparts in other countries.
2. How many weeks do you work in a year? Of course no one’s number in this variable will exceed 52, but many persons only take 1 or 2 weeks of vacation time annually. According to the aforementioned UNILO survey, careerists in the United States work on average about 2 1/2 weeks more a year than anyone else in the industrialized world.
3. How long have (or if you are retired did) you worked/work? While 65 years is the tradi-

tional retirement age, with the ratcheting upward of full Social Security benefits enacted by legislation in 1983, for those born after 1937 this is no longer the case. Many Americans will work until they are 66+ years of age to receive full Supplemental Security Income benefits.

*My Estate Planning Quotient (EPQ)

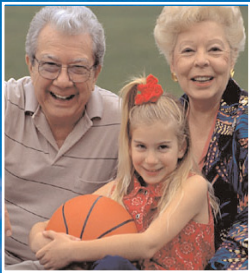
Hours Worked Per Week: _____ X
 Weeks Worked Per Year: _____ X
 Number of Years Worked: _____ =
 *EPQ: _____

What is your EPQ? For many individuals this number will approach or even exceed 100,000! This number represents the amount of time that you have spent accumulating your estate or building, tearing down and rebuilding bigger barns. What then? Crooners and poets have expressed this circle of life truth in varying ways: You can’t take it with you when you go; We brought nothing into this world and we cannot take anything out. Jesus said, What then?

Since 1923 the Foundation has assisted charitably motivated individuals answer the question of “What Then?” regarding the distribution of their estate. These persons know both the tangible and intangible benefits of continuing their stewardship beyond their lifetime. However, despite our and others’ best efforts, the vast majority of Virginians have no formal plan for the distribution of their estate. The Commonwealth of Virginia has a distribution plan for all its residents. If you have calculated your Estate Planning Quotient and want your favorite charity to be either one or the sole beneficiary of your labors, contact the Foundation.

“You Can’t Take It With You - But You Can Send It On Ahead.”
(Randy Alcorn, *The Treasure Principle: Unlocking the Secret of Joyful Giving*)

The Donor-Advised Fund of the Virginia Baptist Foundation



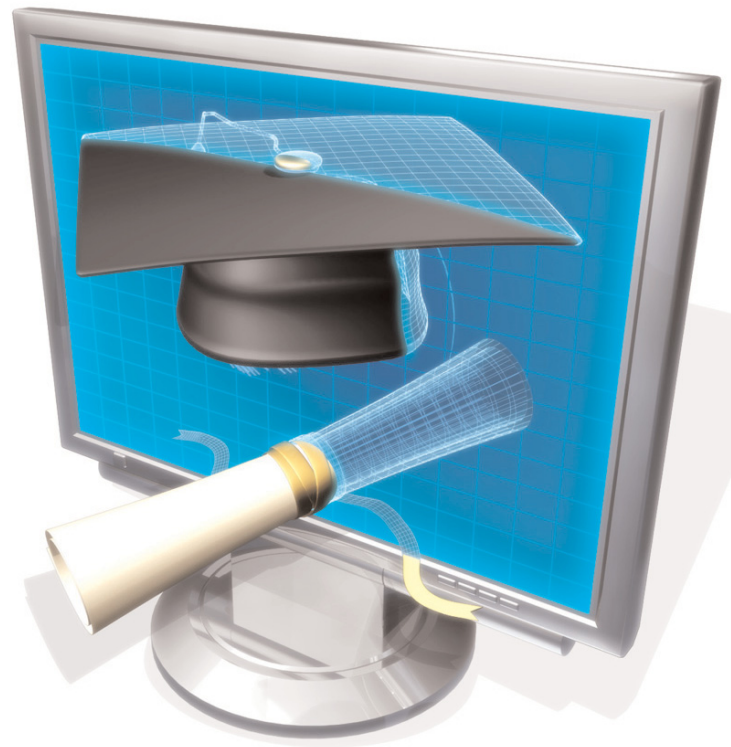
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2010 Grant Application



(Scholarship Application Available Online January 1, 2010.)

Attention: Grant & Scholarship Seekers



If Squirrels Do It, Why Can't We?

Dr. Ricky R. Hurst is Director of Donor Relations for the Virginia Baptist Foundation

Look out your window on a fall day, and chances are you will see a squirrel. This is a busy season for the little creatures. It is time for them to gather nuts and prepare for winter. What treasures they must squirrel away!

In my back yard, which fades out into the forest surrounding Falling Creek, the squirrels are busy gathering hickory nuts and acorns for the approaching winter season. It is interesting how a squirrel finds value in things that seem of little value to us. But perhaps we can learn a valued lesson from the squirrel. It takes full advantage of the time it has to store away food and plan ahead.

In the cool and colorful fall season, this little creature focuses on planning ahead. While our needs and ambitions are different than the squirrel, we can still take the opportunity to harvest what is available now and plan for the future. Take some time this fall to reflect on all that you have accomplished and on what remains to be done. Fall is the perfect time to make tax-advantaged year-end gifts to the Baptist causes that are important to you.

Perhaps the stock that you have been holding for years is ready to be used for a good purpose. Maybe a CD that has been rolled over one too many times is ready to be rolled into a Baptist cause. These can be used to further the mission of your local church and are certainly a worthy harvest of your hard work and savings.

This year you have the ability to roll a portion of your IRA into a gift for eternal investments. The Pension Protection Act allows you to make a gift to your church or other Baptist causes with IRA funds. Unlike other methods of giving, you won't receive an income tax deduction, because these are funds that have never been taxed as your income. However, you get the satisfaction of knowing your gift helped further the causes of our Redeemer's Kingdom.

As the leaves turn bright colors, it is an important reminder to make gifts of stock, cash and other property before the end of the year. If you want to take advantage of the opportunity to make a gift from your IRA, then it is especially important to begin that process now. Just as squirrels never seem to find too many nuts, it is never too early to plan your year-end investments, tax savings and charitable giving. Contact the Foundation today and we will be glad to assist you in planning ahead.

Rick Hurst



The extension of the Pension Protection Act of 2006 that allows those over 70 1/2 to make direct transfers of up to \$100,000 from traditional and Roth IRAs to qualified charities is currently scheduled to expire on December 31, 2009.

