



BUILDERS

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From Near Death to Gospel Impact



MINISTRY SPOTLIGHT: JOHNSON CITY, NEW YORK

In 2013, the leadership of Valleyview Alliance Church in Vestal, New York, began fervently praying for God to show them a way they could be used more effectively to do Kingdom ministry within their own community. Their desire was to begin a non-traditional ministry that would meet off-campus from the church and stretch their faith as a congregation. They were tired of being comfortable and complacent.

As Valleyview's new vision for ministry emerged, the Alliance congregation in nearby Johnson City recognized that its ministry

as a church was nearing an end. Its dwindling, elderly congregation could not afford to continue, and they were no longer having a Gospel impact on the diverse, underprivileged community around them. On April 1, 2014, the two congregations unanimously voted to merge, and the official launch of "The Bridge Community Center" (The Bridge) was planned for that summer.

According to *Neighborhoodscout.com*, the neighborhood surrounding The Bridge has a per capita income that is lower than

(Continued on inside)



“Over 200 kids have heard the Gospel, and at least 20 now attend Sunday services...”

COVER STORY (cont.)

96 percent of U.S. neighborhoods, and 43 percent of the children live below the poverty line. Johnson City is safer than only one percent of the cities in the U.S. The county's drug-overdose death rate is four times higher than the state and national average. And, as is often the case in this type of neighborhood, churches have fled to the suburbs, leaving The Bridge as virtually the only evangelical presence left to share the hope of the Gospel of Jesus Christ. Pastor Arnie Buehler says, "How could we, as God's people, stand before Him, knowing that we left a community without access to the Gospel when we had the power and opportunity to bring the message of His hope to a dying people?"

The Valleyview congregation began regular prayer walks throughout Johnson City to seek God's direction. The need that God made clear to them was to provide programming for the large population of children and youth living in the neighborhood surrounding The Bridge. Their first effort was to provide a free four-week summer camp, which was attended by 60 students. Many parents were overtaken with the generosity displayed by the church.

The church has since added weekly "Family Nights" in an effort to reach parents and guardians. They have also added an after-school program, supplying tutoring, a snack, and a safe place for kids after school hours. Because of the potential for outreach, Valleyview decided to move both

the church's youth group and children's program to The Bridge, and in 2015, the attendance within these ministries exploded. Over 200 kids have heard the Gospel, and at least 20 now attend Sunday services at Valleyview, with members of the congregation providing rides each week. The police department, community groups, other Northeastern District churches, and the school district have jumped on board to further impact this neighborhood.

A church desperate to be used by God and a dying church offering up its resources was the perfect combination for God to begin an amazing work!



Editor's note: The Alliance Development Fund partnered with The Bridge to provide a new heating system for the building.

To share with our Alliance family what God's doing in your fellowship to advance the Kingdom, please contact us at adf@adf-inc.com

President's Corner

Sharing with Larry McCooey



INTEREST RATES: WHAT'S AN ADF INVESTOR TO DO?

Dear Fellow Investors and Friends,

We have been hearing for a very long time that interest rates will be rising. As you know, rates are now on the move. The Fed Funds rate, which applies to funds that banks lend to and borrow from each other through the Federal Reserve, has been raised to a target level of 1%-1.25%. This is the rate we normally hear about when the "Fed" raises or lowers rates. The rate was lowered to 0%-.25% in December of 2008 in response to the financial crisis and stayed there until December of 2015 when it began its slow rise. Multiple rate increases are projected over the next few years. Changes in this rate do affect other rates, primarily in the short-term, but eventually in the longer-terms as well. Some rates change immediately like the Prime Rate.

A great many factors affect interest rates, and knowing which ones might have the greatest impact on any given day or period is impossible. Those factors include the Fed's outlook and actions, geopolitical developments, inflation, the strength of the economy, multiple market factors, and emotions.

Overall, we have yet to see significant movements in rates, and what we expect are

slow, minimal increases over time. Only God knows the real answer.

As an ADF investor, what are some things to consider in this environment? Three possibilities might be:

- Keep maturities short to wait and see where rates go before committing to longer terms. While you will probably end up with higher rates than are available for longer maturities right now, you will lose some income at lower-paying, short-term rates while you are waiting, especially if you have to wait a long time. ADF has tools to help you calculate different scenarios.
- Invest now in longer-term maturities. You will be protected from possible up-and-down rate cycles and earn a better return, but you will have to wait a while to participate in any market rate increases. ADF offers Step-Up rate certificates to assist as rates rise.
- "Ladder" your maturities over a comfortable period of three to five years. You build a ladder by investing equal amounts in a range of maturities. For example, you could place \$1,000 in each of one- through five-

year maturity certificates. At the end of year one, you invest the maturing amount in a five-year certificate. If rates have been rising, the reinvested amount will be at a rate higher than it was on the five-year certificate when you started. If rates go down, the opposite would be true, but you would still have money in the higher rate two-to-five year certificates.

ADF offers various products to help you save with stable, convenient vehicles for every age and situation, while providing both a financial return and a Kingdom Return on Investment (KROI). Call or email today and ask to speak with an Investment Services Representative if you would like more information.

Thank you for your ongoing investments in advancing the Kingdom.

Please share your thoughts by contacting me at presidentcorner@adf-inc.com. They are always welcome.

Lawrence L. McCooey, CPA, PFS, CGMA
President

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