



January 2012

Dear Fellow Investors and Friends:

As we wrap up 2011 and head into 2012, I am once again pondering the importance of your partnership with C&MA churches through ADF and my gratitude for each of you. I am also asking God for affirmation and fresh anointing for our ADF team, the ministry, and myself as we face the challenges and opportunities before us.

In recent weeks, I have had the joy of visiting with three churches and a district executive committee (DEXCOM), and wanted to briefly share with you the encouragement I experienced with the hope that you will be encouraged too.

The District Superintendent and DEXCOM of the Western PA District could not have been more gracious and they expressed their genuine gratitude for ADF's ministry. They are excited about and engaged in the worldwide work. They are also very committed to seeing God's kingdom advance, and to the health of their churches and church leaders.

In Murrysville, PA, the pastors spoke of numerous effective ministries to their community. They are the "go to" church when the community needs help with chaplaincy, prayer, and various projects. ADF has had a loan with the church for many years. It has been a wonderful relationship and a joy to see what God is doing there.

In West Newton, PA, the church is seeing growth and remarkable ministry, especially among the youth in their community. Many of the young people come from very troubled homes and the church is focused on meeting their needs as well as the needs of their families. Lives are being changed! The church expressed deep gratitude for ADF coming alongside of them so that they could get the facilities they needed. We will get their full story for you and publish it sometime soon.

And in San Jose, CA, the church that has been very focused on and supportive of C&MA work in China and around the world, has renewed its vision for local ministry—in teaching English and Chinese, ministering to seniors, opening its doors to several other congregations, and meeting a variety of

community needs. This very vibrant church is impacting lives for Christ. ADF has approved a loan for them to acquire a new property that will help them be even more effective.

Thank you once again for your investments that make strategic properties possible for C&MA churches to accomplish all that God has for them. We look forward to what the future holds as we fix our eyes on the One who holds the future.

Please contact me or our team members with [questions, comments, or prayer requests](#). They are always most welcome.

Sincerely,

A handwritten signature in black ink that reads "Lawrence L. McCooey". The signature is written in a cursive, flowing style.

Lawrence L. McCooey , CPA, PFS  
President

P.S. You can check current ADF rates [here](#).