Woods Memorial Presbyterian Church

Lasting Legacies Policy

February 19, 2014
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WOODS MEMORIAL PRESBYTERIAN CHURCH POLICY REGARDING THE ACCEPTANCE, MANAGEMENT INVESTMENT AND EXPENDITURE OF LASTING LEGACIES

SECTION 1. Establishment and Purpose of The Woods Church Lasting Legacies

1.1. Asset funds known collectively as "The Woods Church Lasting Legacies" (the "Lasting Legacies") have been established by Woods Memorial Presbyterian Church (the "Church" or "Woods Church"), a Maryland religious corporation and a particular congregation of the United Presbyterian Church (U.S.A.) located in Severna Park, Maryland.

1.2. The Lasting Legacies have been established to enable Woods Church members and friends to witness their Christian faith to future generations through gifts and bequests, and to advance the Christian ministry of the Church by funding mission projects, special programs, and other vital faith objectives. The Lasting Legacies are not intended to supplant the commitment of the congregation to the annual stewardship campaign.

1.3. To provide for the continued orderly and effective management, investment and expenditure of the Lasting Legacies, and to clearly define and explicate the policies related thereto, the Session of Woods Church has approved the establishment of this Lasting Legacies Policy (the "Policy") as of the 21st day of February, 2001.

1.4. The enactment of this Policy by the Session of Woods Church constitutes an authorized action of the Session of Woods Church (the "Session") pursuant to Section 4.01 of the Church’s Amended Bylaws (the "Bylaws"). The Session may approve as additional Standing Rules of Session such rules as may be necessary for the implementation of this Policy.

SECTION 2. Definitions.

2.1. Lasting Legacies or Assets means, collectively, (a) the four gift funds established under this Policy as the (i) Faith Fund, (ii) Steward Fund, (iii) Memorial Fund, and (iv) Endowment Fund; and (b) other assets received and managed by the Church under Section 3.4 of this Policy.

2.2. Bylaws refers to the Amended Bylaws of the Church, as approved by the Session, and as the Bylaws may, from time to time, be further amended.

2.3. Church or Woods Church means Woods Memorial Presbyterian Church, a Maryland religious corporation and a particular congregation of the United Presbyterian Church (U.S.A.) located in Severna Park, Maryland.

2.4. Endowment Fund means that sub-fund of the Lasting Legacies that comprises gifts (i) specifically designated for the Endowment Fund and not to the Faith Fund, the Steward Fund or the Memorial Fund, and (ii) whose original principal amount is to be maintained in perpetuity in accordance with the spending provisions of this Policy. Other distinguishing characteristics of the Endowment Fund are set forth in Section 3.3.4 of this Policy.
2.5. **Faith Fund** means that sub-fund of the **Lasting Legacies** with gifts whose use the donor did not restrict to a particular purpose, and which gifts are not part of the **Memorial Fund** or the **Endowment Fund**.

2.6. **Individual Memorial Funds** means those individual funds with gifts to the Church made in memory of an individual person or persons. Individual Memorial Funds are sub-funds of the **Memorial Fund**.

2.7. **Investment Committee** refers to that standing sub-committee of the **Stewardship and Finance Ministry**, which, with the **SOAR Committee**, implements the approved investment policies for the **Lasting Legacies**.

2.8. **Memorial Fund** means that sub-fund of the **Lasting Legacies** that comprises the **Individual Memorial Funds**.

2.9. **Policy** refers to the **Lasting Legacies** policy contained herein, as approved by the Session and as it may, from time to time, as amended.

2.10. **Record Date** means, as to an **Individual Memorial Fund**, the date of the Church's receipt of the first gift made in memory of the designee of the memorial.

2.11. **Session** means, collectively, the duly elected members of the governing body of the Church.

2.12. **Stewardship and Finance Ministry** means the Ministry of Stewardship and Finance, one of the ministries of the **Church**.

2.13. **SOAR** or **SOAR Committee** refers to the Committee on Stewardship of Accumulated Resources, a standing sub-committee of the **Stewardship and Finance Ministry**, which, with the Investment Committee, implements the approved investment policies for the **Lasting Legacies**.

2.14. **Steward Fund** means that sub-fund of the **Lasting Legacies** which comprises gifts whose use the donor restricted to a particular purpose.

**SECTION 3. Overview of the Lasting Legacies**

3.1. The Lasting Legacies are owned solely by Woods Church, and are administered by the Session through the Stewardship and Finance Ministry pursuant to the terms of this Policy.

3.2. The Lasting Legacies consist of all of the cash, cash equivalents, mutual funds, equities, bonds, real estate, mortgages, insurance policies, tangible personal property, and miscellaneous assets made as gifts to Woods Church and held by Woods Church under the terms of this Policy.
3.3. The Lasting Legacies comprise four sub-funds as follows:

3.3.1. **The Faith Fund.** The Faith Fund is a sub-fund with gifts whose use the donor did not restrict to a particular purpose, and which gifts are not placed in the Endowment Fund or eligible to become part of the Memorial Fund. In the event a gift is not clearly designated for, or eligible for placement in, any other fund described in this Policy, such gift shall be placed in the Faith Fund. All assets held in the Faith Fund, including all proceeds, profits, interest and other earnings of such assets, may be used by the Church, for its own benefit or for the benefit of a third-party, as approved by the Session pursuant to the terms of this Policy. Gifts of, or reduced to, cash or cash equivalents that comprise the Faith Fund may be commingled with one another in one or more accounts that the Church maintains for the purpose of holding and/or investing the assets of this sub-fund. Funds held in the Faith Fund may be made available for the Church's use only in accordance with Sections 10.1.1 and 10.2 of this Policy.

3.3.2. **The Steward Fund.** The Steward Fund is a sub-fund with gifts whose use the donor restricted to a particular purpose, and which gifts have been accepted by the Session for that purpose. All assets held in the Steward Fund, including all proceeds, profits, interest and other earnings of such assets, shall be used by the Church according to the terms of the restricted gift. However, the Session shall have the sole discretion to determine whether any gift that is proposed as a restricted gift shall be declined as a restricted gift. In the event the Session determines that it is in the best interest of the Church to accept a particular gift but not to accept such gift as a restricted gift, the donor shall be notified of this decision and, at the donor's discretion, the proposed gift shall either (i) be returned to the donor (if already received), or (ii) shall be accepted as a gift to the Faith Fund or, alternatively and to the extent eligible, as a gift to the Memorial Fund or, if so designated, to the Endowment Fund. Gifts of, or reduced to, cash or cash equivalents that comprise the Steward Fund may not be commingled with one another but shall be maintained in such a way that the principal amount of the gift and any proceeds, profits, interest or other earnings attributable to the restricted gift shall be segregated. Notwithstanding the foregoing, a restricted gift may be commingled with other funds to the extent held in an "umbrella" account comprising numerous sub-accounts whose balances are accounted for separately in regular statements. Funds held in the Steward Fund may be made available for the Church's use only in accordance with Section 10.1.2 of this Policy.

3.3.3. **The Memorial Fund.** The Memorial Fund is a sub-fund with Individual Memorial Funds, that is to say, gifts given in memory of a specific person or persons and which, either solely or in the aggregate as to such specific memorials, total at least Ten Thousand Dollars ($10,000). A memorial gift that is made in an amount of less than $10,000 before an Individual Memorial Fund for the designee(s) has been created shall be held in an Individual Memorial Fund escrow account (which may be the type of "umbrella" account described in Section 3.3.2 above) until such time as the aggregate amount of funds in the Individual Memorial Fund escrow reaches the eligible level of $10,000 and the Individual Memorial Fund for the designated person(s) is created. In the event that the threshold level of $10,000 necessary for the creation of an Individual Memorial Fund is not reached within one (1) calendar year following the Record Date for that prospective Individual Memorial Fund, all funds held in the Individual Memorial Fund escrow for that designee shall be transferred to and become part of the Faith Fund. Funds held in the Memorial Fund may be made available for the Church's use only in accordance with Section 10.1.3 of this Policy. Once established, an Individual Memorial Fund shall remain in existence regardless of the balance of the fund.
3.3.4. **The Endowment Fund.** The Endowment Fund is a sub-fund that is a true endowment fund whose original principal amount is to be maintained in perpetuity in accordance with the spending provisions of this Policy. Funds held in the Endowment Fund may be commingled in one or more accounts. Funds held in the Endowment Fund may be made available for the Church's use only in accordance with Sections 10.1.1 and 10.2 of this Policy.

3.4. By requesting that gifts be made into one of the four funds created under this Policy, the Church seeks to balance its duty to effectively manage gift assets against potential donors' interests in setting the conditions of giving. While this Policy provides prospective donors with a range of gift options, it limits those options to a degree that enables the Church to effectively administer and invest the assets with which it is entrusted. Thus, all donors are strongly encouraged to make their gifts into the Faith Fund, Endowment Fund, Steward Fund or Memorial Fund. Nevertheless, the Session recognizes that from time-to-time donations will be tendered to the Church on conditions falling outside the parameters of the gift funds established under this Policy. In such instances, the Session will decide, by the application of principles consistent with the stated goals of this Policy, whether to (i) ask the donor to reconsider and modify the terms of giving so as to conform the gift to the terms of this Policy, (ii) accept the gift on the conditions of its tender, or (iii) reject the proposed gift. Gifts accepted by the Church under this Section 3.4 will be administered, invested, and disbursed under the terms of this Policy, but consistent with the conditions imposed by the donor.

**SECTION 4. Responsibility for the Lasting Legacies.**

4.1. The Session establishes the investment and spending polices for the Lasting Legacies and is ultimately responsible for decisions regarding the management of the Lasting Legacies.

4.2. The Session has delegated to the Stewardship and Finance Ministry the authority to manage the Lasting Legacies.

4.3. Notwithstanding the foregoing delegation of authority to the Stewardship and Finance Ministry, the Session shall review all gifts tendered to the Church and may exercise its discretion to decline any gifts that it believes, in its business judgment and sense of Christian mission (i) have been designated for a purpose not in keeping with the goals and principles of the Church, or (ii) are of a nature not readily manageable as, or convertible to, cash or investment quality assets, (iii) are proposed as gifts on terms not in accordance with this Policy; or (iv) are not otherwise in the best interest of the Church to accept.

4.4. The Session shall report the status of the Lasting Legacies, in writing, to the congregation of the Church (i) annually, in connection with the Annual Congregational Meeting; and (ii) at any other time when the Session determines it is reasonable or necessary to do so.

5.1. The Stewardship and Finance Ministry shall manage the Lasting Legacies and implement this Policy through two standing subcommittees: (i) The Committee on Stewardship of Accumulated Resources ("SOAR"), and (ii) the Investment Committee. Expenditures by these subcommittees shall be funded from the budget of the Stewardship and Finance Ministry and not from the Lasting Legacies, excepting those expenditures for the audits authorized in Section 8 of this Policy.

5.2. Notwithstanding anything contained in Section 5.1 of this Policy to the contrary, the Stewardship and Finance Ministry shall manage the Steward Fund through the Investment Committee, and shall be responsible for communicating expectations for future expenditures from the fund in a timely manner to enable the Investment Committee to plan for future liquidity needs.

5.3. The status of the Lasting Legacies shall be reported in writing by the Stewardship and Finance Ministry to the Session at least quarterly, and at such other times as the Session may direct.

SECTION 6. Duties and Composition of the SOAR Committee.

6.1 The SOAR Committee shall have the following responsibilities with respect to the Lasting Legacies:

(a) Education of the membership and friends of Woods Church regarding the purposes of the Lasting Legacies.

(b) Encouragement of planned giving from the membership and friends of Woods Church.

(c) Dissemination of information to prospective donors regarding planned giving to the Church.

(d) Such other and further responsibilities as the Stewardship and Finance Ministry may, from time to time, assign to SOAR.

6.2. The SOAR Committee, whose regular members serve for staggered three-year terms, shall be composed of:

(a) A chairperson, who is chosen annually by the Session;

(b) Three to five other regular members, who are selected by the Stewardship and Finance Ministry; and
(c) Two additional *ex officio* members consisting of the Head of Staff of the Church and the Chairperson of the Stewardship and Finance Ministry.

6.3 The chairperson and other regular members of the SOAR Committee are nominated by the Stewardship and Finance Ministry and approved by the Session. A regular member may be removed from office prior to the completion of his or her scheduled three-year term for good cause and by vote of two-thirds of the total membership of the Session.

SECTION 7. Duties and Composition of the Investment Committee.

7.1. The Investment Committee shall have the following responsibilities with respect to the Lasting Legacies:

(a) investment of the assets of the Faith Fund, the Memorial Fund, the Endowment Fund, and the Steward Fund, and of all gifts accepted under Section 3.4 of this Policy, in a manner consistent with the investment policies set forth in Section 9 of this Policy;

(b) selection of investment advisors and compilation of investment information and advice as necessary;

(c) establishment and maintenance of depositary, investment and other accounts necessary for the management and investment of the assets of the Lasting Legacies;

(d) continual evaluation of investment performance;

(e) liquidation of illiquid gifts as necessary, and the investment of the products or proceeds of such gifts;

(f) ensurance and verification of compliance with the donative intent of restricted gifts;

(g) development of refinements or modifications of investment policies for submission and recommendation to the Stewardship and Finance Ministry; and

(h) any other act necessary to effectuate the investment policies set forth in Section 9 of this Policy.

7.2. The Investment Committee, whose regular members serve staggered three-years terms, shall be composed of:

(a) A chairperson, who is chosen by the Session;

(b) Three to six other regular members, who are selected by the Stewardship and Finance Ministry; and

(c) Two additional *ex officio* members consisting of the Head of Staff of the Church and the Chairperson of the Stewardship and Finance Ministry.
7.3 The chairperson and other regular members of the Investment Committee are nominated by the Stewardship and Finance Ministry and approved by the Session. A regular member may be removed from office prior to the completion of his or her scheduled three-year term for good cause and by vote of two-thirds of the total membership of the Session.

SECTION 8. Audit Requirement.

8.1. The Lasting Legacies, including each of the funds comprising the Lasting Legacies, shall be audited every three years. The audits of each of the funds comprising the Lasting Legacies, and of each gift under Section 3.4 of this Policy, shall be reported separately in the audit.

8.2. The Session may authorize additional audits of the Lasting Legacies or any of the funds comprising the Lasting Legacies.

8.3. All audits shall be performed according to generally accepted accounting principles (GAAP) by an independent third-party auditor experienced in such types of audits who is not (i) a member of SOAR or the Investment Committee, (ii) a family member of SOAR or the Investment Committee, or (iii) with any business or business association in which a member of SOAR or the Investment Committee, or a member of their immediate family, is an employee, partner, shareholder, member or the like.

8.4. All costs for all audits shall be paid by funds from the Faith Fund, to the extent assets are available in such fund to pay for the audit. In the event funds are not available in the Faith Fund to pay for an audit, the Chairperson of the Investment Committee shall notify the Session and request that the Session authorize special funding from another source to pay for the audit.

8.5. Unless specifically requested by the Session, the audit requirement contained in this Section 8 may be satisfied by a "review," as that term is defined and applied within the accounting profession.

9.1. The investment goal for the Lasting Legacies managed by the Investment Committee (as delineated in Section 7.1(a)) is to achieve a rate of return on assets that is no less than the return realized by a benchmark constructed from: for Stocks - the Standard & Poor's 500 Stock Index, for Bonds – Barcley’s Government Credit, for Cash – 90 day T-Bills, and for Real Estate Investment Trusts(REITS) - the Morgan Stanley REIT Index or such indexes as the Investment Committee deems to be an appropriate standard for each Asset Class. The performance of the asset portfolio shall be measured over a trailing five-year time horizon and reported by the Ministry of Stewardship and Finance to the Session in accordance with the provisions of Section 5.3 of this Policy.

9.1.1. To achieve the Lasting Legacies' stated investment goal as set forth in Section 9.1 of this Policy, and nothing stated in that section to the contrary, the following asset allocation parameters shall be adhered to unless other asset allocation parameters or investments are approved by the Session:

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<th>Range</th>
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<tr>
<td>Equities</td>
<td>40%-60%</td>
</tr>
<tr>
<td>Fixed Income</td>
<td>30%-50%</td>
</tr>
<tr>
<td>Real Estate Investment Trusts (REIT’s)</td>
<td>0%-10%</td>
</tr>
<tr>
<td>Cash Equivalents</td>
<td>0%-15%</td>
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9.1.2. To minimize risks associated with the decline in value of a single security, issue or market sector, the foregoing asset portfolio managed by the Investment Committee shall be invested in diversified mutual funds holding assets in the classes specified in Section 9.1.1, except that the REIT asset class dollars shall be invested in non-diversified mutual funds holding principally REIT’s. Prudent standards should be applied in selecting the stock, bond, REIT and money market funds that will comprise the asset portfolio. Real estate, individual stocks and bonds, mortgages, and other non-mutual fund assets donated to the Church may be retained in their existing form until the Investment Committee determines that the sale of such assets is prudent under existing market conditions.

9.1.3. Within the constraints imposed under this Policy, the Investment Committee shall have the discretion to manage the Lasting Legacies according to its best judgment. Asset allocation and the selection of investments within asset classes shall be reviewed by the Investment Committee at least annually.

9.2. No member of SOAR or the Investment Committee shall have a direct or indirect financial interest in, or receive any compensation or other benefit as a result of, the sale or investment of the assets comprising the Lasting Legacies.

9.3. All liquid assets of the Lasting Legacies not held in brokerage or other such investment accounts shall be maintained in a federally insured banking institution.
SECTION 10. Spending Policies.

10.1. The spending policies for the Lasting Legacies are as follows:

10.1.1. Faith Fund and Endowment Fund Spending Policy. Sums from the Faith Fund and the Endowment Fund shall be transferred to the Church's operating budget in an amount equal to (i) 4.5% of the total value of the Faith Fund and (ii) 4.5% of the total value of the Endowment Fund determined as of December 31 each year. The Stewardship and Finance Ministry shall inform the Session at its January meeting of the sum to be spent during the succeeding budget cycle determined by the application of the 4.5% spending rate. The distribution of these monies from the Faith Fund and the Endowment Fund shall be made to the Church's operating account on a schedule determined by the Financial Secretary subject to the approval of the Session.

10.1.2. Steward Fund Spending Policy. Principal and income attributable to restricted gifts held in the Steward Fund shall be spent by the Church in accordance with the express wishes of the donor. Expenditures for any designated purchase costing $2,000 or less shall require the prior approval of the Stewardship and Finance Ministry. Expenditures for any designated purchase costing $2,001 or more shall require the prior approval of the Session. For purposes of calculating the foregoing amounts, the price of items of a type, such as hymnals (by way of example and not limitation), shall be considered separately rather than in the aggregate, even if they are being purchased in a lot.

10.1.3. Memorial Fund Spending Policy. Principal and income attributed to an Individual Memorial Fund (including those funds held in Individual Memorial Fund escrow accounts) may be spent by the Church annually in any amount approved by the Session. Expenditures of principal and income attributable to an Individual Memorial Fund (including those held in escrow) shall be made in the memory of the person(s) for whom the Individual Memorial Fund was established. Decisions with respect to the particular item(s) to be funded by an Individual Memorial Fund shall be the sole discretion of the Church, as approved by the Session, which may consider but shall not be bound in the matter by the wishes of any family or friends of the person(s) for whom the Individual Memorial Fund was established.

10.1.4. Gifts Under Section 3.4 Spending Policy. Principal and income attributable to gifts given under Section 3.4 of this Policy shall be spent by the Church in accordance with the express wishes of the donor, and as agreed to by the Session, on the conditions established for the gift at the time of its acceptance by the Church.

10.2. The annual spending from the Faith Fund and the Endowment Fund set forth in Section 10.1.1 of this Policy may be increased in any given year, so long as the following standards and procedures are met:

10.2.1. The spending from the Faith Fund may be increased in any given year if (i) an additional need arises which meets the general purposes set forth in Section 10.3 of this Policy, and (ii) a majority of a quorum of the Session approves the increase in spending from the Faith Fund for that year and for that purpose.
10.2.2. The spending from the Endowment Fund may be increased in any given year if (i) an extraordinary need arises which meets the general purposes set forth in Section 10.3 of this Policy, (ii) there are no other Lasting Legacies or other source of funds available to the Church to meet the need, and (iii) a majority of the quorum of the Session approves the increase in the spending from the Endowment Fund for that year and for that extraordinary purpose.

10.3. The sums transferred to the Church's operating budget each year from the Faith Fund and the Endowment Fund shall be spent in furtherance of the Christian mission and goals of the Church, and as approved by the Session, which include but are not limited to: (i) special needs and programs within Woods Church, (ii) seminars and speakers, (iii) improvements to Woods Church property, (iv) community outreach, (v) new membership development, and (vi) mission.

10.4. Authorized disbursements from the Faith Fund and the Endowment Fund shall be made to the operating account of the Church, which will expend the funds from that account for the purposes approved by the Session. The annual report of Church finances shall list the sums received from the Faith Fund and the Endowment Fund, and detail how the money was spent.

SECTION 11. Initial Intake; Assignment of Gifts to Funds; Recognition of Donors.

11.1. It is the policy of the Church that there shall be a standardized intake procedure for all gifts over $1,000.00, and that the procedure shall consist, at minimum, of an initial intake form, containing all relevant information that will assist with a determination as to the gift fund into which the gift will be placed. The Stewardship and Finance Ministry shall be responsible for developing, implementing and assuring adherence to the intake policy and procedures, although the Stewardship and Finance Ministry may, in its discretion, assign the day-to-day responsibility for gift intake matters to a person nominated by the Stewardship and Finance Ministry and approved by the Session.

11.2. Any gift not specifically intended for some other fund shall be considered a gift to one of the Lasting Legacies Funds. The fund to which a gift is assigned shall be determined by the Session acting through the Stewardship and Finance Ministry and taking account of the expressed wishes of the donor.

11.3. It is the policy of the Church that gifts to the Church that are subject to this Policy shall be publicly recognized in the Book of Remembrances displayed publicly in the Church building, subject only to a donor's specific desire and instruction as to anonymity, as further set forth in Section 11.4 of this Policy.

11.4. The Church recognizes that the privacy of donors wishing to remain anonymous should be honored and protected, and it is the policy of the Church to do so. Therefore, the identity of each donor will be strictly preserved by SOAR and the Investment Committee until such time as the donor (or the donor's estate) expressly authorizes, in writing, the release of information about the source of the gift. An anonymous gift shall be reported in the Book of Remembrances specified in Section 11.3 of this Policy at the time the gift is given, but the name of the donor shall be reported as "Anonymous."
SECTION 12. Liability and Indemnification.

12.1. No member of the Church, the Session, SOAR or the Investment Committee shall be answerable for loss in investments made in good faith, nor for any other loss or damage suffered by the Lasting Legacies, or any of the individual funds comprising the Lasting Legacies, by reason of any action taken or omitted by them pursuant to this Policy and/or the powers herein conferred upon them, except in the case of willful misconduct or gross negligence.

12.2. The Church shall pay for any loss, liability or expenses, including actual and reasonable attorneys' fees, incurred by any member of the Church, the Session, SOAR or the Investment Committee arising from, related to or connected with any suit or proceeding brought by any person or entity as a result of any action taken by such member of the Church, the Session, SOAR or the Investment Committee pursuant to this Policy and/or the powers herein conferred upon them, except in the case of adjudicated willful misconduct or gross negligence.

SECTION 13. Amendment and Irrevocability.

13.1. This Policy may be amended upon a majority vote of the total membership of the Session.

13.2. Notwithstanding anything in Section 13.1 to the contrary, no amendment of this Policy shall permit any part of the Lasting Legacies to be held, administered, or distributed for any purposes other than expanding and/or sustaining the Christian ministry of the Church.

13.3. No amendment of this Policy shall result in a revocation or termination of the Lasting Legacies, or any of the individual funds and gifts comprising the Lasting Legacies.

13.4. No amendment of this Policy shall be retroactive.

SECTION 14. Church Consolidation, Merger, or Dissolution.

14.1. If at any time Woods Memorial Presbyterian Church shall lawfully merge or consolidate with any other church or churches, the surviving church entity resulting from such merger or consolidation shall be entitled to receive all of the benefits of this Policy and the Lasting Legacies, including all of the individual funds and gifts comprising the Lasting Legacies, and, to the extent required by law, shall administer the Lasting Legacies in accordance with this Policy until such time as this Policy is amended.

SECTION 15. Choice of Law.

15.1. This Policy is adopted, executed and delivered in the State of Maryland and shall be governed by, and construed and administered in accordance with, the laws of the State of Maryland, and any applicable Federal law.
ADOPTION OF POLICY:

The Session of Woods Memorial Presbyterian Church hereby adopts this Policy Regarding the Acceptance, Management, Investment and Expenditure of Lasting Legacies this 19th day of February 2014.

Moderator  Rev. Dr. Susan DeWyngaert

Clerk of Session  Thomas Weissinger

Amended by Session on February 18, 2004
February 19, 2014

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