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▲ Serving up food at Oshkosh to raise funds for Public Campus Ministry were (left to right): Israel Ramos, Titus Ramos, Judy Ramos, Michael Reynolds, Nicole Braxton, Rachel Colwell, Julianna Dunn

Campus ministry food truck enroute toward mission

The Lake Union's Public Campus Ministries (PCM) program is planning to join the General Conference (GC)'s "One Year in Mission" program with a unique form of ministry: a food truck.

Operational in a number of divisions within the Adventist World Church, the One Year in Mission initiative is focused on reaching the unreached with the help of volunteer missionaries, building centers of influence, particularly in large cities. Although other divisions have been engaging with this program, Lake Union PCM coordinator, Israel Ramos, says that it has been less active in the North American Division (NAD). The Lake Union, which is the only NAD Union that has

organized a union-level public campus ministry, is hoping to get the ball rolling in the NAD. Public Campus Ministries, which focuses on Adventist outreach on public university campuses within the Lake Union, particularly wants to involve young adults with a "passion for ministry" to take a year off and serve as missionaries with PCM. "[The missionaries] will help run the food truck, and help engage in the community and hold programs for the community. We're going to combine this One Year in Mission with the food truck. The idea is to also use it as a way to train missionaries to do a modern approach to mission," Ramos explains. Public Campus Ministries is aiming to receive these missionaries within the Lake Union in 2020–2021.

"One of the most effective ways of doing ministry is by having food. Food is the most critical component of ministry

outside of the Bible study," Ramos says. PCM successfully debuted their new food truck at the Pathfinder Camporee at Oshkosh, Wis. This was part of an "experimental phase," Ramos explains, to help PCM know whether this idea was viable, how popular it would be, and help perfect logistics of the operation. The next step is to discuss how this can be used in Detroit and elsewhere, in growing centers of influence around the Lake Union. "The city of Detroit is one of the largest cities in our Union, outside of Chicago," Ramos says. "It has the third largest university in Michigan. It has an inner-city population. It has a wealthy population. It has a strong Muslim population. All of these are significantly unreached people groups in the North American Division. We felt this was a great place to start a center of influence." If they find success in Detroit, PCM hopes to expand the food truck ministry into a "mobile center of influence" by spreading to other cities and, potentially, obtaining more food trucks.

Ramos said that it is hoped that this first step at Oshkosh serves as a launching pad for more engagement on college campuses in the Lake Union. "We're using that as an opportunity to be able to give this more promotion, give it a little bit more attention and, by God's grace, give us a success story for the North American model."

Ramos appeals for prayers for this food truck ministry as part of the One Year in Mission program. More information is available here: <https://bit.ly/2Zu00ZW>. ■

Andrews University journalism graduate Shannon Kelly serves as a freelance writer.

Courtesy Israel Ramos



Revolving fund fills ministry needs across the Lake Union

During the course of one's career, there are usually highlights that stand out in your mind where you feel that what you did, or were a part of, really made a difference. Such were the thoughts of a retired Union treasurer when he reminisced about the part he had in establishing the revolving fund in his territory in the mid-1970s. "Of all that I accomplished, that is what I am most proud of! What a blessing the revolving fund has been for our organizations over the years!"

The Lake Union Conference Revolving Fund was established in 1976 to assist Seventh-day Adventist organizations, located in Lake Union territory, with loan funds for building purchases, building construction and improvement, and emergency projects. Funding came from church members and organizations that shared the vision to have attractive and user-friendly facilities for our churches and schools. The revolving fund had a name change in 1993 to the Lake Union Conference Revolving Fund Trust. This was done to better protect the assets of the fund. This year marks its 43rd birthday!

When a church or school has a project that requires funding, a loan may be

obtained from the revolving fund. The organization completes a loan application provided by their local conference and then submits it for conference and union approval.

The terms for loans range from two to ten years, depending on the amount borrowed. Loans above \$25,000 may be spread over 30 years, however, the loan must be renegotiated every 10 years. The good news is there are no loan initiation fees, prepayment penalties, late payment fees, or refinance charges.

Because the revolving fund is not FDIC insured, safety nets have been established to protect the interests of those who have deposited funds in the revolving fund.

- Organizations are unable to borrow 100 percent of their project. They must have at least 50 percent of the cost in hand for new projects and 30 percent for remodels, equipment, and emergencies.
- The local conference cosigns on all loans given to organizations within their jurisdictions.
- Whenever loans are past due more than 60 days, payments are automatically deducted from monthly appropriations sent to the conferences.
- All loans over \$10,000 have liens or mortgage deeds recorded on the property.
- The revolving fund maintains healthy reserves (currently 63 percent of

funds loaned) and invests these funds conservatively.

A question that is asked occasionally is, "Why does the revolving fund charge interest on loan funds?"

The funds that are loaned to organizations belong to depositors — not to the revolving fund. The revolving fund merely provides a service that matches depositor funds with Lake Union organizations needing projects funded. Rightfully, depositors are paid a modest interest rate on money they deposit in the revolving fund and that expense is passed on to the borrowers. Otherwise, we would not be able to operate the revolving fund. Our goal is to cover the costs of running the revolving fund and have reasonable reserves.

We can be thankful that many of our Lake Union members believe in the mission of the revolving fund — some have for years! They have made a tremendous difference by sharing the resources with which God has blessed them. Now and then they say something like, "We feel good about having our money in the revolving fund. We like having it used to build and remodel churches and schools."

The establishment of the revolving fund has been instrumental in creating a win-win situation. It has provided funding for projects at a reasonable interest rate while compensating church members and organizations who have provided those resources. It truly has been, and continues to be, a blessing as it fills a mission and ministry need within the Lake Union!

"This is not an offer to sell our securities to you and we are not soliciting you to buy our securities. We offer and sell our securities only in States where authorized, and solely in accordance with the terms of our offering circular." ■

Jon Corder, associate treasurer and Stewardship director of the Lake Union Conference.