



Born and raised in Taylor, Pa., **Virginia H. Masters (Ginny)** at age 12 was baptized, by immersion, into the First Welsh Baptist Church congregation. At age 24 she moved to Stroudsburg, Pa., where she began her 38 year banking career.

Her banking educational credentials include: American Institute of Banking (17 courses); Pa. Bankers Assoc Central Atlantic School of Trusts, Bucknell University; and American Bankers Assn National Graduate Trust School, Northwestern University. She was awarded the designation – Certified Financial Services Counselor. Her thesis “Nominee Registration-Its Problems and Alternatives” was reviewed by ABA counsel and used by the Securities and Exchange Commission in preparing papers for Congress on nominee disclosure.

Banking activities included President of PBA Group III Corporate Fiduciaries; PBA Chair Community Banks and serving on ABA, PBA and Pa. AIB Committees. Civic activities to name a few: Instructor Vo-Tech School for adults; Estate Planning Council of N.E. Pa., participation in seminars at local, state and national levels; Educational Advisory Boards, College Planned Giving and other Boards.

After serving the same bank for many years as Vice President and Trust Officer, Ginny took early retirement. After 3 years, she returned to the Bank, upon request, and served as Consultant to the Investment and Trust Services Division. Final retirement was in 1995.

Along the way, she was ordained an elder in the Presbyterian Church of the Mountain, Delaware Water Gap, Pa. where she established a Financial Counseling Ministries. Through this ministry, Ginny served on the Presbytery Trustee Board/other and assisted as Adjunct Professor at Princeton Theological Seminary, NJ. She worked with first and second year students on finances.

It was in 2000 that the wind of God’s Spirit blew her to Sr. Carole Riley in WV. Ginny has 200 silent directed retreat days to her credit. She completed the WVIS Spiritual Direction Program in 2003 and was commissioned by the Board as Associate Director of Programming. Her Formative Spiritual Ministry of the Heart began in Pa. and continued on Hilton Head Island, SC upon wintering there then moving to the Island. In retirement she facilitates a Spiritual Formation group at her church and also a Christian Fellowship group in the retirement community where she resides.