

GuideStone

A PUBLICATION FROM GUIDESTONE FINANCIAL RESOURCES | MAGAZINE

John D. Rockefeller



A FOUNDATIONAL FAITH *Rockefeller's Legacy of Giving*

RETIREMENT

INVESTMENTS

MISSION:DIGNITY

PROPERTY & CASUALTY

INSURANCE

PERFORMANCE + VALUES

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» PRESIDENT'S Message

Foundations. This hefty word bears significant symbolism. The Bible reminds us that: *If the foundations be destroyed, what can the righteous do?* Psalm 11:3 (NKJV)

As we move toward our centennial anniversary in 2018, we think often of the foundation William Lunsford laid in the formation of what today is GuideStone. He laid a foundation of integrity, trust, service and devotion to men and women like you who serve the Lord through churches, ministries and mission-sending organizations. We stand on that firm foundation as we serve you through the investment, retirement and insurance opportunities that you participate in with GuideStone.

In this issue of *GuideStone Magazine*, you'll see how GuideStone serves you as you seek to build a strong financial foundation for your family. On page 7, there's a helpful graphic that stacks four key building blocks to retirement preparedness. Whether you are 20, 30 or 40 years away from retiring, take advantage of the time and compounded interest to lay a firm foundation.

In a new legislative feature, read how GuideStone has sought to help certain ministries we serve maintain their religious liberty and operate their health plans in a way that is consistent with our shared values. Our nation's first freedom is that of religious liberty: It's a foundation that must be remembered as it supports all the other freedoms we embrace.

Through Mission:Dignity, we seek to provide a measure of dignity to retired Southern Baptist pastors and their widows. In *Make the Call*, on pages 16–17, we share a story about how one pastor helped the widow of a dear friend.

Finally, don't miss the holiday greeting from the Smileys. They provide a snapshot of dental health as they round out our issue with a picture of foundational wellness. You'd be surprised how practicing good dental care can impact your overall well-being.

GuideStone can be a sure foundation for your financial needs indeed. We are thankful for the opportunity to serve you and your family.

Blessings,

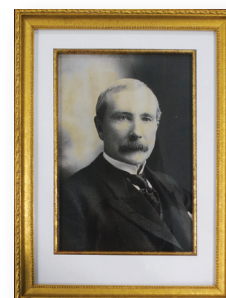


O.S. Hawkins
President — Chief Executive Officer
Twitter @OSHAWKINS

contents



- 4 **WHAT'S IN A NAME?**
The Meaning of GuideStone
- 5–6 **ADVOCATE & APPELLANT**
GuideStone Works on Multiple Fronts to Protect Those in Ministry
- 7 **BUILDING YOUR RETIREMENT**
From the Bottom → Up
- 8–9 **ELEMENTS OF RETIREMENT SAVINGS SUCCESS**
Advice for Young Ministers
- 10–11 **TOOLS FOR CONSTRUCTING YOUR INVESTMENT STRATEGY**
- 12–14 **A FOUNDATIONAL FAITH**
Rockefeller's Legacy of Giving
- 15 **MISSION:DIGNITY**
Honoring Those Who Served the Lord
- 16–17 **MISSION:DIGNITY**
Make the Call
- 18–19 **FROM A SMALL FLAME, A MAJOR DISASTER**
- 20–21 **THE SMILEY FAMILY'S PORTRAIT**
Healthy Teeth, Healthy Family
- 22–23 **OUR HEALTH PLANS FOCUS ON FAMILY VALUES**



12



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2401 Cedar Springs Road | Dallas, TX 75201-1498

Phone **1-888-98-GUIDE** (1-888-984-8433)

Digital GuideStone.org

Email Magazine@GuideStone.org

We hope you enjoy this fifteenth issue of *GuideStone Magazine*.

Give us your feedback!

» Magazine@GuideStone.org

GuideStone Magazine is a bi-annual publication of GuideStone Financial Resources of the Southern Baptist Convention. GuideStone's vision is to honor the Lord by being a lifelong partner with our participants in enhancing their financial security. *GuideStone Magazine* is intended only for educational and informational purposes and provided to participants in GuideStone's benefit and investment programs. GuideStone is not in a position to provide tax or legal advice, so please consult your own tax and legal advisor(s) for specific details about how content in this publication affects your unique situation.





WHAT'S *in* A NAME?

THE MEANING OF GUIDESTONE



Throughout history, names have been given to people and places with much thought, purpose and expectation. The Bible addresses their worth in Proverbs 22:1, saying: *A good name is to be chosen rather than great riches, loving favor rather than silver and gold.*

Names are serious business.

In 2004, the Annuity Board of the Southern Baptist Convention became GuideStone Financial Resources. And, as we flip through the album of time, we reflect on what our name means for those we serve.

“Guide” refers to expert, trustworthy leadership. “Stone” refers to longevity, stability and a solid foundation.

Historically, the use of guide stones was common when our ancestors traveled the streets of other empires, namely Rome, and were guided by stones placed as road markers to aid travelers. Explorers, leaders, road builders and others who had gone that way before set up these


A good name is to be chosen rather than great riches, loving favor rather than silver and gold.

Proverbs 22:1

guide stones to 1. point direction, 2. gauge distance, and 3. warn of danger.

Today GuideStone continues to join brothers and sisters in Christ on the path to enhancing their financial security. Each step echoes the meaning in our name:

- 1. TO PROVIDE EXPERT DIRECTION REGARDING FINANCIAL, LIFE AND HEALTH DECISIONS.**
- 2. TO GAUGE THE DISTANCE TO RETIREMENT PARTICIPANTS' GOALS.**
- 3. TO WARN OF DANGER CONCERNING INADEQUATE PREPARATION TOWARD FINANCIAL SECURITY.**

At GuideStone, we understand the meaning behind our name and take seriously our responsibility to help you journey safely through your ministry. We are honored to serve you as you serve the Lord. 

Advocate Appellant

GuideStone Works on Multiple Fronts to
Protect Those in Ministry

A HALF DECADE AGO, FEW PEOPLE COULD HAVE CONCEIVED OF GUIDESTONE ARGUING A CASE BEFORE THE UNITED STATES SUPREME COURT

in defense of religious liberty. Or advocating for church plans relating to health insurance. Or having to help churches navigate the realities brought on by redefining marriage.

For GuideStone and its 500 employees, the mission to advocate for shared beliefs and foundational values causes us to join the fights that threaten these values.

From the halls of Congress to the nation's highest court, GuideStone advocates for the pastors, churches and ministries we are privileged to serve. GuideStone's advocacy **with** participants is evident throughout the GuideStone website, during conferences and conventions, in phone calls and during in-person visits around the world.

GuideStone's advocacy **for** participants may not be as visible, but it is very much a part of the core legacy that we seek to exemplify daily.

SUPREME COURT APPEAL

In July, GuideStone filed an appeal to the U.S. Supreme Court in its case against the government's contraceptive mandate. That mandate, issued under authority given to the U.S. Department of Health and Human Services under the Affordable Care Act, would require certain ministries served by GuideStone to make available abortion-causing drugs and devices to participants in their health plans or risk crippling fines. In December 2013, an Oklahoma federal judge granted a preliminary injunction against the government, but the 10th Circuit Court of Appeals in Denver overturned it in July.

GuideStone, along with all churches and integrated auxiliaries of churches, is exempt from the mandate and not at risk of those penalties. For those ministries affected by the mandate, the government has argued that it offers an "accommodation" to those religious employers.

"We have, from the filing of our case, objected to the so-called 'accommodation' because the government is attempting to rewrite the terms of GuideStone's plan to provide access to drugs and devices GuideStone believes to be impermissible," says Harold R. Loftin Jr.,

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GuideStone’s general counsel. “The evidence presented to the court showed that women, as young as age 10, will be notified of their eligibility to receive abortion-inducing drugs and devices for free by GuideStone’s third-party administrator if a religious employer complies with the government’s demands. If an employer refuses, then it will be subject to crippling penalties for its refusal.”

Two ministries served by GuideStone that would be subject to the mandate, Truett-McConnell College and Reaching Souls International, are co-plaintiffs. The case is being argued alongside a separate case that has received extensive publicity in the mainstream press involving a Roman Catholic order, the Little Sisters of the Poor.

“If you had told me when I entered ministry that our federal government would be dictating matters of conscience to churches and their ministries, I would not have believed it,” GuideStone President O.S. Hawkins says. “These are indeed perilous times for the cause of liberty in our country, but GuideStone has never wavered, and will never waver, in our calling to serve those ministries that have entrusted their employee benefits to us. It is our high calling and deep privilege to serve these families who seek to live out their calling each and every day.”

By the time of this publishing, the Supreme Court may have decided whether to hear the appeal by GuideStone and plaintiffs in similar lawsuits. If the Supreme Court hears the cases, attorneys will present their arguments next spring, and a decision is expected by late June 2016.

CHURCH PLAN STATUS

GuideStone continued its role of advocating by filing friend-of-the-court briefs in support of the historic interpretation of the church plan exemption enshrined in federal law. At issue in these cases is the question of whether only churches may offer employee benefits exempt from certain costly requirements in federal law intended only for for-profit employers or whether other ministry organizations may avail themselves of the church




plan exemption due to their control by, or affiliation with, churches, associations or conventions.

The issue is important to GuideStone and Southern Baptists because many churches conduct ministry activities through parachurch organizations, such as radio ministries, universities and hospitals.

SAME-SEX MARRIAGE

The redefinition of marriage, which has been underway in many states over the last decade, took a seismic leap in June as same-sex marriage was made legal in all 50 states. While the impact on the cultural and legal landscape will be worked out for many years to come, GuideStone has made available an important resource, *Helping Religious Employers Prepare for Confrontation After Obergefell v. Hodges*. This and other helpful resources can be found at GuideStone.org/MarriageResources.

Through this document, GuideStone offers some simple tips on steps churches and ministries should consider as they work with their legal advisors to determine how best to protect themselves now that marriage has been legally redefined.

GuideStone remains committed to supporting the participants, churches and ministries it serves through these actions and many more. Whether in front of a broadcast news camera, a courtroom bench or behind the scenes at the Dallas office, we seek to serve those who serve the Lord with the integrity of our hearts and the skillfulness of our hands (Psalm 78:72). 



A FIRM FOUNDATION FOR RETIREMENT PLANNING

BUILDING YOUR RETIREMENT FROM THE BOTTOM → UP

GuideStone has helped participants lay the foundation of a healthy retirement for nearly a century. No matter where you stand with your long-term goals, it is never too late to take steps toward solidifying your financial well-being.

STEP 4

MAKE MANAGEABLE INCREASES

- Increase your contributions until you reach your target savings goal.
- Regularly check your status through your *MyGuideStone*™ account.

STEP 3

AVOID MAKING IMPULSIVE DECISIONS

- Keep your money invested to reap maximum benefits over time.
- Early withdrawals from your retirement account can cost 30 percent in taxes and penalties, and you will not earn interest on withdrawn funds.

STEP 2

ENROLL IN YOUR EMPLOYER'S PLAN

- Ask if they offer a contribution matching program.*
- Set up a payroll deduction. It's simple. Contact your benefits administrator for details.

STEP 1

IDENTIFY YOUR LONG-TERM GOALS

- Have a dream for your retirement years?
Set a goal and step into action.

START HERE ↑

*Southern Baptist pastors and church workers may be eligible for additional benefits provided by their state Baptist convention. Visit GuideStone.org/SBCChurchBenefits to learn more.



Advice for Young Ministers

At age 55, Pastor Dave wishes for one thing.

“God has been good to us through the years,” Dave expresses in a financial blog post, “but the one thing I wish I could do is go back and save for retirement. At 55, I’m not prepared.”

Pastor Brad, at age 34, has a different frustration: As a father of six who gives his time, talent and money to the church, the additional 10–15 percent figure that experts recommend saving for retirement seems impossible.

Can’t afford to save. Too late to start. These are real concerns for pastors.

At GuideStone, we know pastors face a lot of big decisions as they adjust to life in the ministry.

One adjustment to consider should be how to save for retirement.

Dave wishes he could shout to every young preacher these two things: “Stay out of debt and save for retirement!”

Recognizing the significance of his message, we asked our Personal Financial Services team to offer their best advice.

Here are five essential elements to establishing the foundation for a successful retirement.

1. Listen to Dave — “Save!”

As you start your career, your goal should be to save at least 10 percent of your salary for long-term retirement investing. If, like Brad, that number is too high, sit down

with your budget and find a way to make investing a priority, even if it's a small amount at first. For example, setting aside four to five percent — and asking if your employer offers a match — can get your savings on the right path.

“We hear young ministers say all the time that they can't afford to save for retirement,” says Angela McClain, GuideStone Personal Financial Advisor and CERTIFIED FINANCIAL PLANNER™. “But the truth is that life is only going to get more expensive. Learning to be a proactive saver today will give you more financial freedom in the years ahead.”

Matt Powers, GuideStone Personal Financial Advisor and CERTIFIED FINANCIAL PLANNER™, agrees, saying, “This is an issue where you are really choosing between the pain of sacrifice now or the pain of regret later.”

2. Establish an emergency fund.

Washing machines break and medical emergencies happen. Unfortunately, most Americans can't afford a \$1,000 emergency.¹ The best approach is to prepare for life's costly surprises by setting up an emergency fund instead of tapping into the monies set aside for retirement.

“People are often tempted to dip into their retirement savings for a small loan, especially at the beginning of a career when the amount they've invested feels small,” says Powers. “But in the long run, that money will go a lot further for you if it stays invested. An emergency fund can prevent those short-term events from undermining your long-term retirement goals.”

3. Do not opt out of Social Security.

“There is an alarming new trend among young ministers today who aren't contributing to Social Security,” says McClain. “While they may think it's a good idea today, I've never met a retiree who opted out of Social Security who was still happy with their decision in retirement.”

Emergency Fund Guidelines

While it's true that establishing an emergency fund is a good plan for anyone, how much to save varies by situation. “The most common advice you'll get from financial planners is to save three to six months of expenses,” says Powers.

Two-income households may be able to function on three months. For one-income households and those who are self-employed, the right number may be closer to six months, Powers advises.

“While they may think it's a good idea today, I've never met a retiree who opted out of Social Security who was still happy with their decision in retirement.”

Words of wisdom: Before you make a decision that can't be reversed, make sure you talk with a financial advisor about the long-term impact that opting out will have on both you and your spouse and the specific laws you need to follow. Not only will you need to start saving 20–25 percent of your salary for retirement to make up the difference but you will also forfeit access to other important benefits such as disability, surviving spouse payments and Medicare.

4. Remain calm.

History has shown that the market will go up and down, but how you react to those fluctuations can have a big impact on your retirement.

“It's never easy to see your account balance decline,” says McClain, “but that is the exact time you need to make sure logic wins out over emotion.”

5. Heed their advice.


Perhaps the greatest challenge to walking through any financial plan is staying out of debt. But by heeding these four words of caution — stay out of debt — you could prevent having to deal with deep debt later.

“I wish someone had shouted this at me,” says Dave. “More to the point, I wish I had listened to those who did.”

If you have questions about saving for the future or your retirement plan, call GuideStone at **1-888-98-GUIDE** (1-888-984-8433) to speak with a customer relations specialist who can help you take the first step toward a confident retirement.

This material is provided for educational purposes only and should not be construed as investment advice or an offer or solicitation to buy or sell securities. The information contained in this presentation is not intended to be used as a general guide to investing or as a source of any specific investment recommendations. It does not take into account the particular investment objectives, restrictions, tax and financial situation or other needs of any specific client. This presentation makes no implied or express recommendations concerning the manner in which any client's account should or would be handled, as appropriate investment strategies depend upon the client's investment objectives. This presentation is for general information purposes only. This information does not represent any GuideStone product.

¹Jessica Dickler, “Most Americans can't afford a \$1,000 emergency expense,” CNN Money, accessed July 22, 2015, http://money.cnn.com/2011/08/10/pf/emergency_fund/.

Blog comments are used with permission. “8 Common Money Questions,” <http://tbomrainer.com/2013/03/eight-common-money-questions-asked-by-pastors/>, March 2013. 

TOOLS

for Constructing Your Investment Strategy



Any do-it-yourself project takes time, hard work and the right tools. The same can be said for investing in your future; only you don't have to do it alone — GuideStone has everything you need.

See what's available for your financial tool belt to help create and maintain the right investment strategy for you.

HAVE A PLAN.

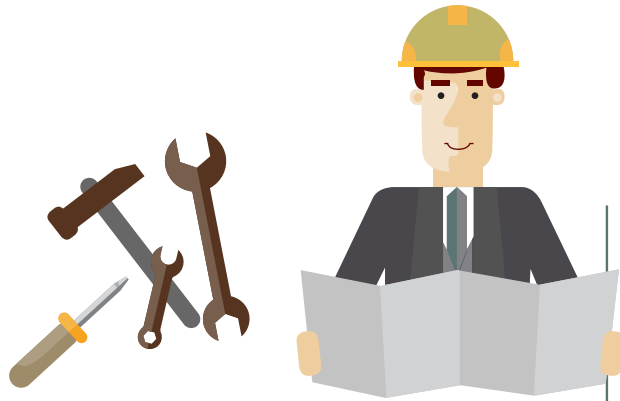
Building your assets happens brick-by-brick by following a solid plan for how to achieve your savings goal. Decide how much to contribute each month. Schedule regular increases. Determine a comfortable risk level.



KNOW YOUR RISK TOLERANCE.

Everyone has a different risk tolerance typically based on preference and age. Younger investors are commonly comfortable with more risk, but it's important to readjust to a more conservative portfolio as you get older to reduce the possibility of loss.





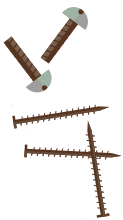
BE DIVERSIFIED.

Stocks, bonds and real assets are the basics of your investment strategy. A mixture of these three investment types can build a diversified portfolio, which helps mitigate risk while broadening possible sources of return.



WORK WITH AN ADVISOR.

GuideStone's team of CERTIFIED FINANCIAL PLANNERS™ is equipped to help you along the way. From working with you to create your investment strategy to answering questions about the market, an advisor can help you keep a level head in the ever-changing investment landscape.



KEEP LEARNING.

Small tips and new information you pick up along the way can make a big difference in your investment strategy. Solidify your approach with GuideStone's educational articles, videos, white papers and more.



SET YOUR TIMELINE.

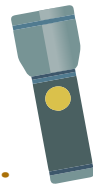
Knowing when you want to achieve your investment goal is critical. It is the measure by which all other decisions will be made. Setting your goal date will help you decide the appropriate risk tolerance and portfolio diversification for each stage of your life.

STAY ON TRACK.

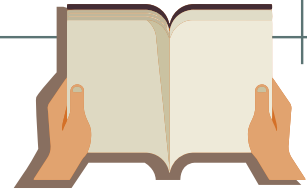


Calculating to see if you're on track is an important step in the process, allowing you to make specific adjustments when needed. GuideStone offers a complementary investment advice service, GPS: Guided Planning Services®, to help you calculate your progress. **Access GPS through your MyGuideStone™ account.**


FOCUS ON THE LONG TERM.



Market fluctuations can cause investors to make impulsive, shortsighted decisions. Remember, the number of shares you own doesn't change on any given day; the value just increases or decreases based on the market. Keep looking forward: Brighter days may be right around the corner.



REMAIN TRUE TO YOUR FAITH.

Your Christian faith impacts everything you do, and your investments don't have to be any different. Investing with GuideStone allows you to access award-winning mutual funds while staying true to your values. 

Financial advice made available through GuideStone Advisors.

John D. Rockefeller



A FOUNDATIONAL FAITH

Rockefeller's Legacy of Giving

ROCKEFELLER.

What does the name mean to you?

- OIL?
- RAILROAD?
- NEW YORK CITY?

What about:

- DEVOUT CHRISTIAN?
- BIBLE TEACHER?
- PHILANTHROPIST?

LATE 1800s

At age 31, "John Davidson" Rockefeller is consumed with figuring out how to get oil from wells in Pennsylvania to his refineries in Ohio — an endeavor that will eventually lead to great wealth.

Meanwhile, seven-year-old William Lunsford plays with his siblings in the foothills of Tennessee, not yet aware of the great calling God has on his life.

The lives of these two men are destined to cross; not on the tracks laid by Rockefeller's successful railroad system, but rather by an unprecedented system of another sort.

JOHN D. ROCKEFELLER, THE BAPTIST BUSINESSMAN

Considered to be the wealthiest American to have ever lived, Rockefeller made his astounding riches as a cofounder and leading figure of the Standard Oil Company. But most are not aware that, in addition to creating a rail system to move oil from wells to refineries, he had a paramount role in creating America's modern system of philanthropy.



History records that Rockefeller read the Bible daily, attended prayer meetings twice a week and led a Bible study with his wife. He faithfully tithed to a Baptist church — beginning with his first paycheck at age 16 — supported missionaries and rested on the Sabbath. He made it a priority to spend time with his family — an act that was uncommon for same-era businessmen.

As a devout Christian raised primarily by his Baptist mother, Rockefeller had a clear conscience about how he gained his fortune. “God gave me the money,” he often said.¹ Believing that, he felt a profound obligation to put the money to good use and often chose causes closest to his heart.

In *The Men Who Built America*, author Kurt Jaros writes that Rockefeller’s philosophy of giving was founded upon the biblical principle in Luke 6:38: *Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.*

WILLIAM LUNSFORD, THE LAWYER

At age 23, William Lunsford graduated from the University of Virginia with a

law degree and then spent a decade in Roanoke working as a lawyer. While there, he also served a term as mayor and was an active Baptist deacon and



teacher of the men in Sunday school. He married and started a family, but had not yet received the great burden that God would clearly place on his heart 15 years later.

EXPANDING EDUCATION

Rockefeller was vigorously promoting the cause of education nationwide, without distinction of gender, race or creed. In 1882, he began a series of gifts to the Atlanta Baptist Female Seminary, a struggling school for African-American women. As his contributions grew, the school took the maiden name of his wife: Spelman.

A project of lifelong interest to Rockefeller was the creation of a distinguished Baptist university. In 1890, he made his first contribution — \$600,000 — to establish the University of Chicago. By 1900, and with more Rockefeller support, it had become one of the world’s leading universities. During that same era, the well-educated and highly respected Lunsford was becoming increasingly aware of the spiritual stirring in his soul.

At age 39, Lunsford became convinced that God had called him to preach, so he “immediately put his hand to

the gospel plow.”² Ordained in 1897, he served as pastor of four churches before accepting the call to the Edgefield Baptist Church in Nashville, Tennessee, in 1909. He would receive another life calling one decade later.

IMPROVING PUBLIC HEALTH

Rockefeller became increasingly devoted to medical research and funded the Rockefeller Medical Research Institute in New York City in 1901. Now known as Rockefeller University, it is one of the leading biomedical research centers in the world.

At age 70, Rockefeller established the Rockefeller Sanitary Commission, an organization that eventually eradicated hookworm, a disease that plagued the American South for decades.

COMBINING EDUCATION AND PUBLIC HEALTH

Starting in 1913, the campaign against hookworm went global, followed by similar efforts against malaria, scarlet fever, tuberculosis and typhus, all under the patronage of the Rockefeller-funded International Health Commission. He funded the first school of public health and hygiene at Johns Hopkins University in 1918 and a second at Harvard in 1921.

This outpouring of generosity flowed from his personal values system and changed the common course of education, modern medicine and the lives of thousands of Baptist ministers and their widows.

DESTINY CROSSING

Lunsford was among the first generation of Baptist preachers to engage in full-time employment to fulfill their calling.³ Not long before, preachers were still “building tents” for pay as they moved from town to town. He was all too aware of, and burdened by, the inability of aged preachers and their loved ones to provide for themselves in retirement.

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November 1918 brought the close of World War I. Fifty-nine-year-old Lunsford learned of other good news as the Southern Baptist Convention voted to commence the Board of Ministerial Relief and Annuity Board and elected him as the first executive secretary. From this platform, Lunsford diligently shared his burden and continually sought support for the aging Baptist soldiers of the cross, as the Board's primary ministry was the distribution of relief funds for aged ministers, their widows and orphans.

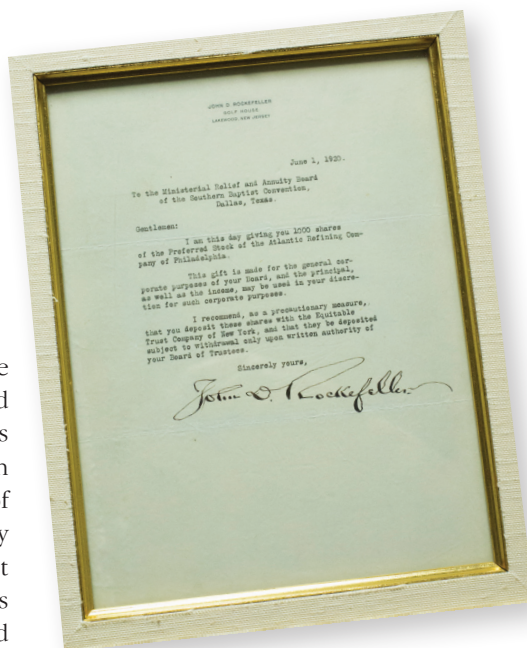
In that same year, Rockefeller founded his fourth main charity, the Laura Spelman Rockefeller Memorial Foundation, in honor of his wife.

A FOUNDATION OF SUPPLICATION

Following the 1919 annual meeting of the Annuity Board, Lunsford personally visited New York to discuss the matter of an endowment with the leaders of the one-year-old Rockefeller Foundation. His plea for support of veteran Baptist ministers was answered the following June.

In 1920, at age 81, Rockefeller released 1,000 shares of preferred stock of the Atlantic Refining Company of Philadelphia to the Annuity Board. The market value of these stocks appreciated so much that their worth increased by \$100,000 during the next several years.⁴ Twice more, Rockefeller gave similar gifts to the Annuity Board during Lunsford's presidency.

In 1924, Lunsford appealed to heir John D. Rockefeller Jr. for continued



In a brief letter (pictured), Rockefeller notified the Annuity Board of his contribution.

support. In the same giving spirit of his father, Rockefeller Jr. pledged \$100,000 toward the Board's permanent funds. Another plea was made in 1927 by Lunsford's successor, Thomas J. Watts. The Board learned on Christmas Eve, 1929, that the Rockefellers had offered another contribution.

In 1931, the Annuity Board received \$500,000 from the Rockefellers, followed by an accrued-interest check two days later totaling \$29,857. The Rockefellers' total contributions to the early Annuity Board, now GuideStone, reached close to \$1 million. (This amount in 2015 would exceed \$16 million.)

TIMELESS GENEROSITY

When Rockefeller passed on May 23, 1937, at age 97, he had donated well over a half-billion dollars to charitable organizations, an amount that would exceed \$9 billion in 2015.⁵

The Rockefellers' gifts to GuideStone were modest compared to other endowments; yet, the relief that the ministry still provides deeply blesses those veterans of the cross who've benefited from Rockefeller's foundational faith and timeless generosity.

Conditional Giving

» John D. Rockefeller Sr. gave generously to educational institutions, but not without a condition: "Improved results" were a requirement.⁶ This was based on his interpretation of the Parable of the Talents in Matthew 25, being faithful over a few things, and the Apostle Paul's writing in 2 Thess. 3:10, that *if anyone will not work, neither shall he eat*. Likewise, before his son John D. Rockefeller Jr. gave his first pledge of \$100,000, he required that the Annuity Board raise \$400,000 from other sources before January 1, 1926. The Board did raise the money, which secured the additional gift from the Rockefellers.

¹Chernow, Ron. *Titan: The Life of John D. Rockefeller, Sr.* (New York: Random House, 1998).

²Baker, Robert A. *The Thirteenth Check*. (Nashville: Broadman Press, 1968), pg. 5.

³Ibid. 6.

⁴Ibid. 42.

⁵Consumer Price Index Inflation Calculator, U.S. Bureau of Labor Statistics, Division of Consumer Prices and Price Indexes, accessed August 2015, data.bls.gov/cgi-bin/cpi/calc.pl?cost1=1%2C000%2C000.00&year1=1937&year2=2015.

⁶*The Men Who Built America: John D. Rockefeller's Faith*, Jaros, Kurt. Values & Capitalism, accessed August 2015, valuesandcapitalism.com/the-men-who-built-america-john-d-rockefeller-s-faith/.



*Honoring
those who
served
the Lord*



Mission: Dignity.
Assisting Retired Ministers and Spouses

A well-deserved hand up, not a handout

Do you know a retired Southern Baptist worker, minister or their widow who is struggling to make ends meet? They may be eligible for assistance from the Mission:Dignity ministry.

To receive assistance, Mission:Dignity applicants must:

- Be age 65 or older and retired.
- Have a minimum of 10 years of paid service with a Southern Baptist Church, agency or institution (or married to an individual for more than 10 years who meets this service requirement).
- Meet certain financial requirements.

Applications are available by calling 1-888-98-GUIDE (1-888-984-8433) or visiting MissionDignity.org/ReferSomeoneInNeed. Those referring others can remain anonymous.

For nearly 100 years, Mission:Dignity has helped retired ministers, workers and their widows with a well-deserved hand up. Help us help others by referring someone today!

**CONTACT
MISSION:DIGNITY**





[MAKE THE CALL

To Help Someone in Need

Some days, a simple call can make a world of difference.

It was March 2011 and, at age 76, Royce Godfrey was dying. He served more than half of his years as a Southern Baptist pastor in Georgia and Kentucky and had escorted many a person to the gates of heaven.

Now it was his turn. He thought back over his decades of life and ministry with no regrets. He looked forward with confidence to seeing the Savior he had faithfully proclaimed.

Yet, he was still concerned about Norma, his loving wife who had been his constant companion for more than half a century. How would she get by financially? What would happen to her?

Royce told Norma to call their good friend Dr. Bill Harrell, longtime pastor of Abilene Baptist Church in nearby

Martinez, Georgia, just outside of Augusta. If there was anyone who could give them some guidance, it would be Bill.

“They were very desperate,” Bill recalls. “Royce had only a few days to live and the one thing he was worried about was his wife.”

Bill immediately called GuideStone and shared the plight of this dear couple who had served the Lord for many years and now were in great need with no resources.

“God has and is truly blessing me through your generosity.”

Norma Godfrey

« Pictured (L to R) are Norma Godfrey with Carolyn and Bill Harrell



Mission:Dignity staff contacted the Godfreys, gathered their information, and began a grant for them right away.

A few days later, Bill visited Royce in the hospital.

“It was the last time I would see him alive,” Bill notes. “He looked at me and asked, ‘You’re going to take care of me and do me up right, aren’t you?’ He’d previously asked me to do his funeral, and I told him I was going to make sure he went to be with Jesus in fine fashion.”

Bill continues, “He thanked me for helping get the Mission:Dignity process going and told me how much it meant to him to know his wife would be cared for. Later that week, we had Royce’s funeral. It was such a privilege to be able to help this man of God leave this world without worrying about his dear wife and her future needs.”

Bill and his wife, Carolyn, have not only pointed needy retirees to Mission:Dignity, but they also support the ministry with a monthly gift.

“We give regularly to Mission:Dignity because there are so many faithful servants of the Lord who retired with almost nothing,” Bill says. “They served small churches for little pay, and now they struggle to make ends meet. This should not be so, and Mission:Dignity helps relieve this stress. I’ve never seen anyone more thankful for anything than are these men of God and their wives for Mission:Dignity’s monthly assistance to them in their time of need.”


Recently, the Harrells saw Norma Godfrey at a restaurant after Sunday morning worship at First Baptist Church of Wrens, where Bill was preaching.

Bill recounts, “Mrs. Godfrey heard my voice in the other room and came to see me. She said, ‘I want to thank you for all your help and love during the time we were dealing with Royce’s sickness and death.’ She said she was blessed beyond anything she could have imagined, her needs were being met, and she was doing fine. The look in her eyes and the smile on her face spoke of her appreciation for all that had been done through Mission:Dignity.”

Bill sums it up this way: “Those who help God’s servants through Mission:Dignity will probably never fully realize

the deep impact of this wonderful ministry. We should all be thankful for GuideStone’s insight in establishing Mission:Dignity.”

It’s plain to see that a gift to Mission:Dignity can, indeed, make a world of difference to an aged pastor or his widow in need.

If you know of someone who might need assistance, contact Mission:Dignity for an application. You can help by making a personal gift and encouraging your Sunday school class or church to join with you. You’ll not only provide comfort, security and dignity to a deserving individual or couple, but you’ll also let these faithful servants of God know they are loved and not forgotten. 

*“They served small churches for little pay,
and now they struggle to make ends meet.
This should not be so, and Mission:Dignity
helps relieve this stress.”*

Bill Harrell



SHARE A NAME.
SHARE A GIFT.
IT’S YOUR CALL.



FROM A SMALL FLAME,
A MAJOR DISASTER

DECEMBER 2, 2012, marked the first Sunday of the Advent season. In keeping with tradition, a minister lit an Advent candle during the evening service at First Baptist Church in Midland, Texas. The worshippers met in the fellowship hall that evening, because the church was remodeling its 68-year-old main sanctuary. After the service, they lingered, chatting about their holiday plans. Then the facilities crew turned off the lights, locked the doors and went home for the night.

No one remembered to blow out the Advent candle.

WAKING UP TO DESTRUCTION

As daylight crept over the horizon Monday morning, it revealed plumes of heavy, black smoke pouring from the church building. Frantic calls went out to firefighters and church staff.

The smoldering Advent candle had sparked a chain-reaction fire.

“It was just one candle, but it had a lot of Christmas foliage underneath it that caught fire and became airborne and then fell to the floor,” Senior Associate Pastor Bob Billups explains.

From there, the smoldering fire crept around the fellowship hall looking for something else to consume. Thanks to fireproof walls and doors, the fire never found a way to build and roar through the remainder of the massive building.

Billups and his team soon discovered that, while the fire was contained to the fellowship hall, smoke damage from

the fire, which smoldered for roughly six hours before being discovered, was extensive.

WHERE WILL WE HAVE CHURCH?

As firefighters were repacking their equipment and heading out, the staff gathered to assess the situation. They did not have a disaster plan in place, so their first order of business was to draw up a list of 20 things that had to be done right away.

“We knew the first thing we had to do was find an alternate place to worship the rest of the month,” Billups recalls.

The church cancelled all activities on its main campus and rented the Midland Civic Arena to conduct Sunday services for the remainder of December. The venue seated 1,200 and was barely large enough to contain the entire congregation.

RISING FROM THE ASHES

As the adrenaline rush began to fade, church staff and members faced the sobering reality that they had three major tasks ahead of them:

1. Organizing off-site Sunday services
2. Cleaning up and repairing what the fire damaged
3. Maintaining the sanctuary remodeling schedule

Church members rallied together and chose to continue shining their light in Midland.

“The people were very gracious. They said, ‘Let’s move forward with this. It’s a challenge, but we can be a lighthouse for the city of Midland,’” Billups says.

They even accepted the disruption of their schedules “as an adventure,” according to Billups.

The congregation, which was accustomed to multiple worship services, found that scaling back to one service allowed them to reconnect. They also displayed their can-do West Texas work ethic as they ferried supplies back and forth first to the arena and, later, to a local high school where services were conducted. Drove of volunteers put up temporary stages, choir lofts and orchestra pits each week.

“They were doing superhuman things,” Billups says.

Unfortunately, the property and casualty insurance company at the time of the fire did not live up to the church’s expectations during the restoration process.

“It was very disappointing,” Billups says. “They gave us no help. We had to grind it out on our own.”

The original damage estimate was less than \$400,000, and the first step of the restoration — cleaning up smoke damage — exceeded \$1 million. When the expenses for rebuilding the fellowship hall along with renting space and equipment to conduct Sunday services were added up, the total exceeded \$3 million. The insurance provider did eventually reimburse the church for the additional claims.

“Thankfully, the church was in a good place financially, so we didn’t have to wait on the insurance money to continue our ministry,” Billups says.

A WISER CONGREGATION IN A SAFER BUILDING


The church moved back into its building in stages. Sunday school classrooms opened in January, just four weeks after the fire. The sanctuary construction project was on the opposite end of the campus and was largely unaffected by the fire and continued on schedule. Worshipers moved into their renovated Sunday morning home on Palm Sunday and unveiled the reconstructed fellowship hall a few months later.

Today, the church is using knowledge from that difficult time to create a detailed disaster recovery plan. They are also more cognizant of their property and casualty coverage.

“I tell other churches to go out and shop your insurance at least once every three years. Let people come and talk to you so you know what’s out there and what coverage is available,” Billups suggests.

Because FBC Midland had the foresight to include provisions for loss of use of their buildings into their property and casualty coverage, they were eventually reimbursed for expenses associated with relocating the worship services.

The entire campus is also equipped with fire-monitoring equipment, and they now have a strict candle-usage policy, which provides clear guidelines for how and when they can be used and who is responsible for extinguishing them.

The fire-monitoring system and the extra layer of security are allowing FBC Midland to breathe easier and enjoy this joyful season in peace. 

WHAT’S YOUR CHURCH’S DISASTER RECOVERY PLAN?

Access an extensive resource library with fire prevention tips and advice on how to continue your ministry following a disaster. Visit *Brotherhood Mutual.com* and click on the “Resources” tab to access the safety library and a ministry continuity worksheet.

GUIDESTONE COLLABORATES WITH BROTHERHOOD MUTUAL
TO PROVIDE RISK MANAGEMENT RESOURCES.




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Insurance Company



The Smiley Family's Portrait

Healthy Teeth, Healthy Family



With so many health benefits from practicing good dental care, families can have more to smile about during their annual holiday photos. There are as many as 120 systemic diseases that can be visible in the mouth, oftentimes revealing signs of disease before other symptoms appear. Preventive screenings and regular cleanings can keep those smiles healthy and bright.



Sarah
AGE 55

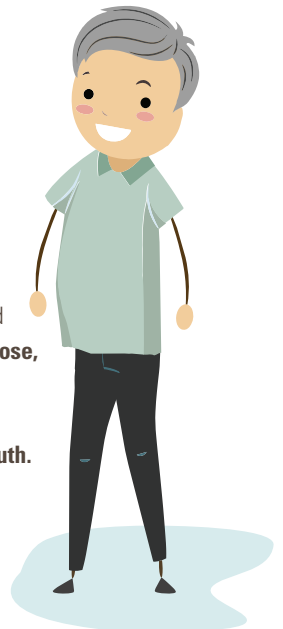
A study conducted at the University of California, Berkeley, found that women who get regular dental care cut their risk of **heart disease** by one-third.¹ The study did not find a similar benefit for men.

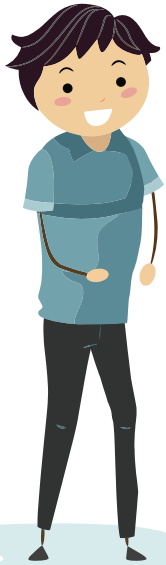
TIP » Your dentist should ask you about your heart health and family history of heart disease; **conversely, your cardiologist should examine your dental health.** A problem in one area may signal trouble in the other.

Steve
AGE 57

Experts have found that if you have **diabetes**, you are more likely to develop severe gum problems than someone without diabetes, including dry mouth and thrush. **By controlling your blood glucose**, brushing and flossing every day, and visiting a dentist regularly, **you can help prevent serious problems in your mouth.**

TIP » Good blood glucose control can help prevent mouth problems.





Stewart
AGE 31

One of the most important parts of each dental visit is the **oral cancer check**, where the mouth is surveyed for early signs of a cancer that causes nearly 9,000 deaths each year.² Dentists perform an oral cancer screening during each checkup by inspecting the gums, tongue, lips and cheeks for **any unusual changes** or anything that looks suspicious.

TIP >> Routine dental checkups can increase early detection of cancer.

Susan
AGE 30

Studies indicate that pregnant women with **poor dental health may be at higher risk** of delivering preterm or low-birth-weight babies, compared to women with good dental health.

TIP >> Expectant moms should care for their teeth and gums for their babies' benefit, too.



Sally
AGE 6

Frequent snacking may be a tooth's biggest enemy. When children snack on cookies, candies, dried fruit, soft drinks, pretzels or potato chips, the sugars combine with plaque (bacteria) on the teeth to create acids. These acids attack the tooth enamel and **may lead to cavities**. Each "plaque attack" can last up to 20 minutes after eating.

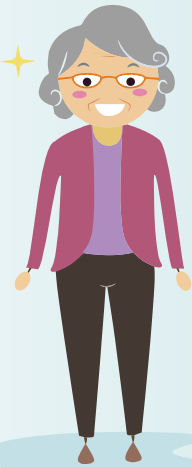
TIP >> Every nibble can create a plaque attack. It's best to limit snacking between meals.



Shirley
AGE 77

Adults with **gingivitis** (swollen, bleeding gums) perform the worst on memory and cognitive skills tests, according to the *Journal of Neurology, Neurosurgery & Psychiatry*. Poor performance was **observed in delayed verbal recall and subtraction**.

TIP >> Using an antibacterial mouthwash can help reduce bacteria that can cause gingivitis.



Try this tip to prevent holiday weight gain

After a meal, before being tempted to indulge in sweets, brush your teeth. This tells your appetite that mealtime is over.

Brush with a minty toothpaste to clean your teeth and freshen your breath; then, nothing else will taste good.

Brush after dinner to thwart late-night snack cravings.

Tooth-brushing trivia:

Teeth brushing burns more than 3,500 calories a year when done three times a day for two minutes each time.

Can't brush? Chew.

The American Dental Association® recommends chewing sugarless gum following meals or snacks to prevent plaque attacks and to signal your brain that mealtime is over.



Wishing you good dental health in 2016.

The Smileys

¹Yang, Sarah. Women who get dental care have lower risk of heart disease, says study. (Berkeley: University of California Press, 2010), news.berkeley.edu/2010/09/30/dental/.

²Oral Cancer Facts, Rates of occurrence in the United States. Oral Cancer Foundation oralcancerfoundation.org/facts/, last modified May 2015.



Our Health Plans Focus on Family Values

Your family has values.

And a schedule full of worthwhile activities, such as choir practice, music lessons, sporting events, school concerts, Bible study and doctor visits.

While GuideStone shares your values, we can't share your schedule. But we can help you navigate the changes in health care reform and better understand how they affect your busy family.

Let's start with the basics: Our health plans are uniquely focused on family values, offer strength in numbers and accommodate the needs of pastors and those in ministry.

» **Family-friendly Values for Generations**

Long before the Affordable Care Act (ACA) required that certain coverage be provided, GuideStone's health plans offered maternity coverage, including a nurse midwife, and covered dependents to age 25 regardless of student status. GuideStone is committed to providing an employee-plus-

TO READ ABOUT GUIDESTONE'S LEGISLATIVE EFFORTS, PLEASE SEE THE LEGISLATIVE UPDATE ON PAGES 5 AND 6.

family rate that accommodates growing families. We also seek to protect the deeply held belief in the sanctity of life.

» **Leveraging Large-group Power**

With more than 35,000 employees plus their dependents enrolled in our church health plans, GuideStone can leverage large-group purchasing power. This means that your family has access to nationwide medical networks with best-in-class doctors, hospitals and other health care providers at significant discounts.

» **Your Health Around the Globe**

Planning a family mission trip or attending an international pastors' conference? Traveling to other countries can be a common occurrence for those in ministry. That's why we provide health plans that travel with you across the globe. If you need emergency or urgent care while abroad, your GuideStone health plan is there to help you find the right provider in a foreign land. Should your medical needs be serious, additional medical evacuation services are included in all of GuideStone's health plans. Refer to your GuideStone coverage booklet for more details on international travel coverage.

» Health Care Reform Affects Everyone

As a result of the ACA, every individual is required to have minimum essential health coverage (unless they qualify for an exemption). Employers can provide health coverage, or individuals can purchase qualifying coverage through the health insurance marketplace. Those who do not have minimum essential coverage, or an exemption from coverage, are subject to fines to be paid with each tax-filing season. Although the penalties were initially moderate, they escalate annually.

Those enrolled in a GuideStone health plan comply with the requirement for minimum essential coverage and are protected from penalties. Those with no coverage or exemption can expect to incur penalties when filing their tax returns.


The new reporting requirements for minimum essential coverage also affect everyone. Even if your health coverage is not with GuideStone, these changes apply to every employee with employer-sponsored health coverage.

» IRS Tax Forms and Health Coverage:

✂ If you work for a large employer (specifically, an Applicable Large Employer defined as having 50 or more full-time and full-time-equivalent employees), you should receive IRS *Form 1095-C* from your employer by February 1, 2016, reporting whether or not they offered health coverage. This form either details the coverage offered or states no coverage was offered. This form is required by the IRS.

✂ As a provider of multiple-employer health care coverage, GuideStone will send IRS *Form 1095-B* to all its health plan participants. This form proves that the minimum essential coverage requirement was met for the months you had GuideStone coverage and proves compliance with the individual mandate. Consent must be given to receive this form electronically.

✂ All recipients should keep *Forms 1095-C* and *1095-B* with their 2015 tax records.

As we approach 2016, we remain committed to providing coverage that upholds our biblical convictions and supports your family's values. 

GUIDESTONE'S HEALTH PLANS ARE DESIGNED AS
MULTIPLE-EMPLOYER CHURCH GROUP HEALTH PLANS,
AFFILIATED WITH THE SOUTHERN BAPTIST CONVENTION,
FOUNDED ON AND ADHERING TO SHARED BIBLICAL PRINCIPLES
AND IN COMPLIANCE WITH APPLICABLE ACA REQUIREMENTS.



Provide consent to receive IRS forms electronically.

» GuideStone health plan participants may elect to receive IRS *Form 1095-B* electronically through their *MyGuideStone™* account.

If you have not established a *MyGuideStone* account, please visit *MyGuideStone.org* to register and indicate your consent. Registration requires a valid email address.

PENALTIES FOR NOT HAVING HEALTH COVERAGE¹

Those not covered by an employer-sponsored health plan, individual insurance, Medicaid, Medicare or other public insurance programs, or not eligible for an exemption, must pay a penalty.

2015: THE PENALTY FOR NOT HAVING COVERAGE IN 2015 (the higher of these two amounts):

- » 2 percent of your yearly household income
- » \$325 per person for the year (\$162.50 per child under age 18). The maximum penalty per family using this method is \$975.

2016: THE PENALTY FOR NOT HAVING COVERAGE IN 2016 (the higher of these two amounts):

- » 2.5 percent of your yearly household income
- » \$695 per person (\$347.50 per child under age 18)

To sign up for health care reform updates, Visit GuideStoneInsurance.org and select "Health Care Reform," "Resources," then "Sign up for email alerts."

¹ "The Fee You Pay if You Don't Have Health Coverage," U.S. Centers for Medicare & Medicaid Services, accessed July 21, 2015, healthcare.gov/fees-exemptions/fee-for-not-being-covered.

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This holiday season,

**you can bring warmth to the home —
and to the heart — of a pastor or widow in need.**

Honor those who served the Lord with your
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or call **1-888-98-GUIDE**
(1-888-984-8433) for more information.



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