

# GuideStone

A PUBLICATION FROM GUIDESTONE FINANCIAL RESOURCES | MAGAZINE

## THE GOSPEL IN WORK BOOTS

Church and Ministry Partner  
to Serve Tornado Survivors

▶ VIDEO INSIDE!

» **Caution:  
Diabetes Ahead**

Now Is Your Chance to  
Avoid a Collision

» **Vacation Planning  
Principles**

Apply Generously to 20+  
Years in Retirement

» **Be a VIP!**

Not a Very Important Person,  
But a Very Influential Person

# JOIN *the* CONVERSATION



GuideStone



O.S. Hawkins



Mission:Dignity



Connect  
with our  
online  
community  
for daily  
updates,  
education  
*and*  
inspiration.

## » PRESIDENT'S Message

No one has a thumbprint like yours. No one has DNA like yours. You are an original, a unique creation!

Think about that.

In 2 Corinthians 10:13, the Apostle Paul writes, *But we will not boast beyond limits, but will boast only with regard to the area of influence God assigned to us, to reach even to you.* Each of us has an area of influence assigned by God Himself. To be a person of influence, one must have vision, integrity and purpose.

In this short space, we want to focus on that final point: purpose. In this issue, you'll read stories that will inspire you to fulfill your God-given purpose. First Baptist Church of Rowlett, Texas, and the Texas Baptist Men are living out their purpose as they minister to communities hit by an EF-4 tornado on the day after Christmas 2015. They are a people of influence for the cause of the gospel as they are Christ's hand extended to hurting people.

You'll read in our wellness focus a warning about prediabetes. More and more people are finding themselves diagnosed with this — a stage where one's blood glucose is higher than normal, but not quite to the level of Type 2 diabetes. We want to help you live out your purpose to your family, your friends, your church and your ministry employer; that is easier to do when you're healthy!

On page 5, you'll read how GuideStone is seeking to fulfill part of its purpose by being an advocate for the ministries we serve. This past March, we went to the U.S. Supreme Court to argue our litigation against the contraceptive mandate. We are thankful for the opportunity to argue our case before the Supreme Court on behalf of our participants.

True success in life comes with knowing God's will for your life — your purpose — and then doing it! It is our privilege to come alongside each and every one of our participants as you seek to pursue your purpose!



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

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

**Send feedback!**

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*GuideStone Magazine* is a biannual 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.



# » INVEST WITH PURPOSE

*What's best for you?*

*It takes planning and preparation to reach your financial goals.*

Choosing the right type of investment that best aligns with your time frame and desired rate of return can help you get there.

## TRADITIONAL IRA & ROTH IRA VS. INVESTMENT ACCOUNT

### 1 SET YOUR GOAL

**USE A TRADITIONAL OR ROTH IRA** to reach long-term **retirement savings goals** by:

- » Starting early.
- » Increasing contributions regularly.
- » Maximizing contributions annually.



**USE A GUIDESTONE INVESTMENT ACCOUNT** to help reach **personal financial goals**, like:

- » Growing your emergency fund.
- » Saving for an important occasion.
- » Increasing your retirement savings.



**2016 IRA** contribution limits are:

- » **< age 50:** contribute up to \$5,500 annually.
- » **> age 50:** contribute up to \$6,500 annually.

Limits are aggregated between all IRAs.

### 2 CONTRIBUTE CONSISTENTLY



**INVESTMENT ACCOUNTS** allow unlimited contributions.

- » Zero **contribution limits** allow you to **invest as much as you need** toward your goals.

### 3 KNOW THE TAX RULES

**Traditional IRA contributions** can qualify as tax-deductible and **lower** taxable income for the current year.

- » Distributions are subject to taxes.

**Roth IRA contributions** are taxed up front. They **do not lower** current taxable income for the year.

- » Distributions may be tax-free.

**Investment account dividends and capital gains** are taxable each year.



### 4 UNDERSTAND WITHDRAWAL

**Traditional IRAs require you to withdraw** funds before April 1 the year after you reach 70½ (referred to as Required Minimum Distributions (RMDs)) and each year thereafter.


- » You must be age 59½ to take withdrawals without penalties.\*

**Roth IRAs do not have RMDs**, allowing you to potentially stay invested longer.

- » You must be age 59½ to take withdrawals of the investment growth without penalties.\*

**Investment accounts** offer easy access to your funds.



- » **No maturity dates** or minimum age requirements to take withdrawals.
- » **No penalties** for early withdrawals. 

» **Learn More**

\* Exceptions may apply.

*You should carefully consider the investment objectives, risks, charges and expenses of the GuideStone Funds before investing. A prospectus with this and other information about the Funds may be obtained by calling **1-888-GS-FUNDS** (1-888-473-8637) or downloading one at [GuideStoneInvestments.com/funds](http://GuideStoneInvestments.com/funds). It should be read carefully before investing.*

IRAs are made available through GuideStone Financial Services, member FINRA. Shares of GuideStone Funds are distributed by BNY Mellon Distributors Inc. GuideStone Funds and GuideStone Financial Services are controlled-affiliates of GuideStone Financial Resources.

# GuideStone Goes to Washington

## Supreme Court Decision Continues to Protect Affected Ministries

The U.S. Supreme Court issued a unanimous opinion on May 16 ordering the government to work out a solution in the contraceptive mandate cases that would protect the religious beliefs of objecting religious organizations, including GuideStone and the ministries it serves. The Court vacated the lower court decision that had gone against the religious organizations and ruled that the government cannot fine the ministries as the cases proceed.

*“This is a good day  
for which we are thankful.”*

O.S. Hawkins, GuideStone President and CEO

No ministries served by GuideStone have been fined; a temporary injunction has been in place since December 2013, preventing the government from enforcing the mandate or applying penalties against ministries served by GuideStone’s health plans. (Also see *Supreme Court Challenge Has Been Years in the Making*.)

Churches and closely related auxiliaries of churches were exempt from the mandate from the outset and were not at risk of penalties.

“We are thankful, first and foremost, to the Lord for this decision,” GuideStone President and CEO O.S. Hawkins says.

“We appreciate the diligence of our legal teams in working through the legal and constitutional issues that were raised, as well as the men and women of the Supreme Court who took seriously their oaths of office. This is a good day for which we are thankful.”

Hawkins notes that the Affordable Care Act has created challenges for the health care industry as a whole, but GuideStone continues to work on behalf of its participants.

“We remain committed to challenging this assault on religious liberty,” Hawkins says. “Many organizations, including health plans operated by large corporations, the City of New York and the United States military, are exempt from this mandate. Organizations like those served by GuideStone should be as well.”

“Despite the headwinds caused by regulations out of the law,” he says, “GuideStone remains committed to providing high-quality and affordable medical coverage in 2017 and beyond.”

**GuideStone is represented by leading religious liberty and constitutional law scholars.**

**The case, *GuideStone v. Burwell*, was one of almost 90 lawsuits brought against the abortion-drug mandate.**



[Read Press Releases](#)

# TOGETHER WE STAND

DO WELL.  
DO RIGHT.  
DO MORE.

*You are the light of the world. A city that is set on a hill cannot be hidden (Matthew 5:14, NKJV).*

As Christians, we are all called to let our light shine through our thoughts, words and actions — a calling GuideStone holds fast to every day. This desire to be a witness impacts everything we do as an organization, including how we invest.

Because we stand firm on our Christian convictions, several decades ago, GuideStone implemented an investment policy to help support our biblical values. That’s why we do not invest in any company that is publicly recognized as being in the liquor, tobacco, gambling, pornography or abortion industries.

And when you invest with GuideStone, **we take a stand together.**

## We stand for *life.*

*For You formed my inward parts; You covered me in my mother’s womb (Psalm 139:13, NKJV).*

If we are each created by God in His image, then how can over 20 percent of all pregnancies end in abortion?<sup>1</sup> We stand for the rights of those who cannot speak for themselves, whether it be a hurting mother or newly conceived child. In fact, GuideStone employees recently volunteered to help remodel a home that will be used to minister to and house

low-income pregnant teenage mothers.

GuideStone has also actively sought legislative and legal relief from being required to cover abortifacients and other abortion-causing drugs and devices in our medical plans, because we believe in the sanctity of life.

## We stand for *family.*

*Then, when desire has conceived, it gives birth to sin; and sin, when it is full-grown, brings forth death (James 1:15, NKJV).*

While technology has brought with it many positives to our fast-paced world, it has also led to easier access to pornography, which is in turn destroying hearts, minds and marriages. In fact, 56 percent of divorces involve one spouse having an obsessive interest in pornography.<sup>2</sup>

We care about the relationships being torn apart by this temptation. We hurt for the thousands of innocent children who are corrupted due to human trafficking and the brokenhearted men and women struggling with their self-worth due to the pornography industry. We believe in the right to safety and respect for every person in our families because we are all precious in the eyes of our Lord.

*life*

*family*



*In a world that can feel so dark, as Christians, we must continue to shine our lights in everything we do.*

**AND IF WE STAND UNITED, WHAT A DIFFERENCE WE WILL MAKE TOGETHER.**

## We stand for *stewardship*.

*He who loves silver will not be satisfied with silver; nor he who loves abundance, with increase. This also is vanity (Ecclesiastes 5:10, NKJV).*

Much of the American culture is driven by a desire for more — nicer clothes, a newer car and a bigger house. Surely then, we will find happiness and contentment; however, chasing these types of material possessions can easily lead to substantial money problems and leave many turning to what seems like a quick fix — gambling. But what they don't anticipate is the downward spiral that accompanies the pursuit of winning big.

In fact, gambling addiction carries an estimated social cost of \$7 billion as a direct result of crime, bankruptcy and cross-addiction.<sup>3</sup> Can you imagine the impact we could have on our neighbors struggling to find shelter or food with \$7 billion? We believe our financial resources should be focused on making a real difference in our society, not merely thrown away.

## We stand for *health*.

*Or do you not know that your body is the temple of the Holy Spirit who is in you, whom you have from God, and you are not your own? For you were bought at a price; therefore glorify God in your body and in your spirit, which are God's (1 Corinthians 6:19–20, NKJV).*

Eat healthy and exercise — that is the plea from our family, friends and doctors. We want to keep our bodies working properly so we can have long, full lives that honor our Lord. Yet, many Americans continue to destroy their bodies with the harmful toxins associated with tobacco use.

Did you know that if nobody smoked, one of every three cancer deaths in the United States would not happen?<sup>4</sup>


We believe in protecting ourselves and the ones we love by not adding an additional, unnecessary health hazard to our environment.

## We stand for *safety*.

*Be sober, be vigilant; because your adversary the devil walks about like a roaring lion, seeking whom he may devour (1 Peter 5:8, NKJV).*

Alcohol consumption has become a common occurrence in our society — even among Christians. And while some may be able to exercise self-control, 17.6 million other adults in America suffer from alcohol abuse or dependence.<sup>5</sup> These destructive patterns not only lead to individual health problems and financial strain but also put our neighbors in harm's way.

In fact, alcohol is involved in one of every three motor vehicle crash deaths in the U.S. every year.<sup>6</sup> How can we as Christians support such an unnecessary danger? We believe a line should be drawn on this issue to protect the safety of our brothers and sisters.

In a world that can feel so dark, as Christians, we must continue to shine our lights in everything we do. And if we stand united, what a difference we will make together. 

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# CAUTION: DIABETES AHEAD

## NOW IS YOUR CHANCE TO AVOID A COLLISION

**WHEN YOU ENCOUNTER A YELLOW TRAFFIC LIGHT, THERE ARE TWO OPTIONS:**



- 1. IGNORE THE WARNING AND SPEED THROUGH THE INTERSECTION.**
- 2. HEED THE WARNING AND SLOW DOWN TO AVOID A POTENTIAL COLLISION.**

Did you know that your body also offers caution lights that give you time to avoid dangerous, even deadly, consequences?

For many Americans, the caution light is a prediabetes diagnosis. Individuals with prediabetes have an increased risk of developing Type 2 diabetes, as well as heart disease and stroke. Left unchecked, Type 2 diabetes can damage the heart, lead to kidney failure, cause nerves to malfunction, create vision problems and lead to the loss of toes or feet.

### WHO IS PREDIABETIC?

Generally, individuals with prediabetes will have a fasting blood glucose level near 100, with other risk factors present.

**According to the Centers for Disease Control and Prevention, 86 million adults — about 1 in 3 Americans — have prediabetes. If no changes are made, up to 30 percent of these people can expect to develop diabetes within five years.**

Even more concerning: The National Institutes of Health estimates that 90 percent of people who are prediabetic do not know it. And thousands of others who have received a diagnosis are choosing to ignore the warnings.

However, many know that prediabetes is a reversible condition and are wisely adjusting their lifestyles to prevent crashing headlong into Type 2 diabetes.

### IT'S ALL ABOUT INSULIN

Diabetes is a group of diseases marked by high levels of blood glucose, resulting from problems in how insulin is produced or used.

Proper insulin production and function are essential to optimal health. Insulin is produced by the pancreas, a gland about the size of the fist that's located just behind the stomach. Food is broken down into glucose, a form of sugar, which then passes into the bloodstream, where it is used by cells for energy. Insulin's job is to help the glucose reach cells. A malfunctioning pancreas doesn't produce insulin in the proper amounts, preventing cell nourishment.

### HOW TO KNOW IF YOU'RE PREDIABETIC

A simple blood test can provide the answer. A blood glucose test is covered by most insurance plans, although there may be a small co-insurance cost. Request one during an annual physical.

**90% OF PEOPLE WHO ARE PREDIABETIC DO NOT KNOW IT.**



These tests also are available at many health fairs and wellness events. For best results, blood glucose should be tested after fasting overnight.

If your fasting blood glucose reading is at or near 100, talk to your health care professional.

## PREDIABETES CAN BE STOPPED

A groundbreaking study of individuals with prediabetes compared the effectiveness of modest weight loss coupled with increased physical activity and treatment with an oral diabetes drug in preventing or delaying the onset of Type 2 diabetes.

The study, known as the Diabetes Prevention Program, was conducted by the National Institute of Diabetes and Digestive and Kidney Diseases, an arm of the National Institutes of Health. It overwhelmingly found that participants who lost a modest amount of weight (10 to 14 pounds for a 200-pound individual) coupled with a modest exercise program reduced their risk of developing diabetes by 58 percent.

And, the U.S. Centers for Disease Control and Prevention shared this good news: The number of new diabetes cases in the U.S. dropped from 1.7 million in 2009 to 1.4 million in 2014.

**The appropriate action for a prediabetes diagnosis is clear: Make the changes necessary to give yourself a green light to health.** 

### PREDIABETIC RISK QUIZ

Check all that apply to you.

- Are you overweight?
- Are you 45 or older?
- Do you have a parent or sibling with Type 2 diabetes?
- Are you physically active less than three times a week?
- Did you experience gestational diabetes?
- Did you give birth to a child who weighed more than nine pounds?

If you check two or more of these risk factors, it's important to get a fasting blood glucose test to determine if you're at risk.



### STEP 1

#### ADJUST THE COLOR OF YOUR DIET.

**Are most of the foods you eat white?**

- Swap white rice and potatoes for brown rice and sweet potatoes.
- Eat more green, leafy vegetables.
- Add a rainbow of vegetables to your plate.



### STEP 2

#### BOUNCE OFF THE COUCH.

**Exercise helps your pancreas by burning additional calories.**

- Take a walk after dinner through your neighborhood.
- Go on bike rides with your entire family.
- Play sports in an adult league.



### STEP 3

#### WORK WITH YOUR HEALTH CARE PROVIDERS.

- Ask your doctor to run a fasting blood glucose test.
- Work with a nutritionist to develop an eating plan.
- Take medication if recommended.





# Vacation Planning Principles

## Apply Generously to 20+ Years in Retirement

Ahhhh ... **summer vacation**. When salt-laden waves glisten or untraveled roads lure. A time to tackle a solitary project or unplug with rarely seen loved ones.

No matter what your vacation dreams, planning for an anticipated retreat can take weeks or months to ensure that all the necessary elements are in place before you embark.

**Yet, the average American vacation lasts only four days.**<sup>1</sup>

If we plan for months for a trip that lasts half of a week, how diligently do we need to plan for 20 or more years in retirement?

Retirement planning doesn't have to be boring. Just approach it like you would prepare for a lengthy summer vacation.

According to *Business Insider*, out of more than 1,000 adults, 28% admit that they spend the most time planning for vacation over planning for retirement, higher education or large purchases like a home or car.<sup>2</sup>

Yet, the actual time spent in each activity is:

- American vacation — 4 days
- Higher education — 4 years or more
- Car ownership<sup>3</sup> — 7 years, 9 months
- Home ownership<sup>4</sup> — 11–13 years
- Retirement — 20+ years

\*Investment advice provided by GuideStone Advisors, a controlled-affiliate of GuideStone Financial Resources.

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## Plan with Vision

Planning a trip begins with a vision: Where do you want to go? How long can you stay? How much will it cost? Saving for retirement requires the same vision.

- **Where do you want to go?**  
Evaluate your current retirement savings and current contribution level. Make a plan toward where you want to go.
- **How much will you need in retirement?**  
Most financial planners say the average person in retirement needs to have resources to provide 70 to 90 percent of their pre-retirement income. And retirees with large fixed payments, like a mortgage, may need to have even more funds.
- **When will you start saving?**  
If you haven't started investing for retirement yet — start today! Begin where you can, and increase your contributions each year. If you are already investing for retirement now, keep going — you won't regret it!

**TIP:** Invest a percentage of your salary rather than a set dollar amount. A percentage will more likely keep up with inflation as your salary increases.

## Dedicate the Dollars



Every vacation plan has a budget. It's the only way to know how much to save for the much-anticipated trip. In the same way, retirement planning requires dollars dedicated to the sole purpose of

investing. And, the earlier you begin saving, the more time you allow for compounded growth. The vacation fund may receive an extra \$20 that was saved using coupons, while the retirement fund gets a boost from an annual contribution increase. (A good start is increasing your current contribution rate by at least one percent each year until you reach your savings goal.) The beauty of this approach is that added contributions also have the chance to grow through compounding to help you reach your goals.

## Map Your Route

Whether flying or driving to a vacation destination, it is necessary to know how to get there. The same is true with retirement planning: You need a map to your destination so you don't get lost. This could involve a trusted financial advisor, a handy smart phone app or a good, old-fashioned spreadsheet. It's important to create a system that works for you and a plan you can follow.



**TIP:** GuideStone Advisors offers GPS: Guided Planning Services®, a complimentary online investment advice service\*, where GuideStone participants can receive:

- Personalized recommendations
- Customized retirement income gap analysis
- Easy-to-understand feedback
- Action plans tailored to your unique situation

## Work the Plan

Putting in an honest day's work feels good. Walking out the door to finally take that hard-earned vacation feels great! Reaping that reward, however, requires honest labor and wise investments of time, planning and money. Imagine reaching your retirement destination knowing that you planned well, you saved well and you now get to relax and enjoy it — for much longer than four days.

Whether planning for an average four-day vacation or decades in retirement, Proverbs 21:5 (NASB) offers words of wisdom and caution to those who plan for the future: *The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.*



Perhaps it's time to revisit your retirement plan. Has it been on vacation? 🌿



# THE GOSPEL IN WORK BOOTS

Church and Ministry Partner to Serve Tornado Survivors



Cole Hedgecock, pastor of First Baptist Church, Rowlett, Texas

Cole Hedgecock and his family were taking down their Christmas decorations when the tornado sirens began to shriek.

For Hedgecock, a Texas native, stormy weather and tornado warnings were nothing new. He hustled his family into a closet in their Rowlett, Texas, home just as the power went out — enveloping them in complete darkness. A few minutes later, the swirling clouds receded, and Hedgecock assumed the storm was over and they could get back to putting away the decorations.

Then, he received a text message from the children's minister at First Baptist Church Rowlett, where he serves as pastor.

Our house is gone, but we're okay.

## THE PERFECT STORM FOR DISASTER

The National Weather Service describes the storm that crashed through Rowlett at 6:45 p.m. on December 26, 2015, as an EF-4 wedge tornado with peak winds of 170 MPH. During 17 minutes of terror, the tornado traveled 13 miles, pummeling eastern Dallas and western Rockwall counties. The angry funnel cloud flattened homes, broke down school walls, destroyed businesses and knocked cars off a freeway overpass.

Thirteen people lost their lives in that storm, and hundreds of others were left shattered and broken.

The tornado was one small part of a much larger severe weather system that caused floods in Arkansas, ice in Oklahoma and a blizzard that paralyzed portions of Texas, New Mexico, Oklahoma and Kansas.

That stormy night heralded a transformational series of events that would bring thousands of victims and volunteers into Pastor Hedgecock's church over the next few weeks.



A crisp, clear and calm Friday evening turns deadly as an EF-4 tornado develops over an unsuspecting community.

(Photographer: Steve Zheng. Taken December 26, 2015.)

## THE STORM AFTER THE STORM

The next morning, as residents began picking through the destruction amid a relentless, driving rain that fell on the heartbroken city, Hedgecock and his congregation sprang into action.

**“THERE’S NOT A GUIDEBOOK ON WHAT TO DO DURING A DISASTER,” HEDGECOCK SAYS.**

“I didn’t even know what questions to ask.”

Before the storm, the congregation had mapped out a plan to create a community assistance ministry. But the needs of the day were urgent, and the tornado’s victims could not wait for the ministry to be organized and stocked in the usual way.

Instead, there was an immediate need for baby supplies, drinking water and plastic bins to salvage rain-soaked belongings. The congregation decided they would accept donations and offer immediate assistance to those displaced by the storm.



“I told everyone to go home, get lunch, and that we would start taking donations at 2 o’clock that afternoon,” Hedgecock says. “When we got here at 2, there was stuff waiting at the door for us.”

By that evening, their fellowship hall was jam-packed with supplies.



Brick homes suffered mild to devastating damage.

## PARTNERING IN THE NAME OF JESUS

Just a few miles away, the Texas Baptist Men were also gearing up to help. The all-volunteer organization is always ready to mobilize at a moment's notice. Because the tornado struck just a few miles from its headquarters in Dallas, volunteers were able to be on the ground ministering to storm victims within 24 hours.

When Pastor Hedgecock learned about the group's ministry, he invited them to set up their base of operations at FBC Rowlett.

The first week after the tornado was a whirlwind of activity for both the church and the Texas Baptist Men. As word spread through social media and on television, thousands of people came to the church to drop off donations. Hundreds of victims came for supplies ranging from diapers to plastic storage bins. And armies of volunteers from as far away as Oklahoma showed up to help.

Meanwhile, the Texas Baptist Men organized and equipped more volunteers who distributed food and care boxes, manned mobile showers, washed and folded clothes in the laundry unit and canvassed neighborhoods, assessing and meeting needs.



On the surface, it appeared that FBC Rowlett and the Texas Baptist Men were filling intensely practical needs. And they were. But looking a little deeper, it's obvious that the church, the ministry organization and the volunteers funneling through both were actually serving as the hands and feet of Christ to a community in crisis.

## PROTECTED AND READY TO ROLL

When disasters like these strike, the Texas Baptist Men must be ready to activate workers and equipment at a moment's notice. So, while their volunteers are wielding chain saws, scooping up rubble and driving machinery, they rest easier knowing they aren't weighed down by worry — they are protected by comprehensive property and casualty coverage.

Their Brotherhood Mutual MinistryFirst® policy, obtained through GuideStone, includes additional coverage that specifically addresses disaster relief activities. Additionally, Texas Baptist Men requires each volunteer to have his or her own medical insurance. This combination of coverages allows them to serve without fear.

"GuideStone gives us confidence that we're not responsible for the total financial burden should an accident occur or someone get hurt," says Jim Lawton, Rowlett incident commander for Texas Baptist Men.

Likewise, FBC Rowlett's policy includes the additional coverages, too. This allowed the congregation to spring into action and serve when the needs were greatest.

"We don't want to just say 'Jesus loves you,'" Hedgecock says. "We want to be a tangible demonstration of the love of God. GuideStone presented us with the opportunity to be the gospel in work boots without having to worry about what was going to happen if there was an injury or an accident."





Volunteers pile high the remains of a damaged home during the cleanup process.

**“GuideStone presented us with the opportunity to be the gospel in work boots without having to worry about what was going to happen if there was an injury or an accident.”**

— Pastor Cole Hedgecock

### MINISTRY ON FAST-FORWARD

First Baptist Church Rowlett has settled into a new routine. The donation center is now a permanent ministry of the church. Activities and schedules have been adjusted to accommodate storage and to provide bunkrooms for volunteers who will be coming for the remainder of 2016. As many as 20 individuals were still seeking help from the church each day, one month after the storm had passed.

This is exactly what Pastor Hedgecock had in mind as he was casting the vision for the church’s short-term future. Church members knew that it was time to refocus and turn their attention outward into the community. Yet, even they are surprised at how quickly God allowed those plans to come to fruition.

“Not only did our reach within our community grow beyond our wildest expectations, but that four-year plan turned into a four-hour plan,” he says, smiling.

### REFLECTING AND REBUILDING


On the one-month anniversary of the tornado, Texas Baptist Men disaster relief team volunteers loaded the remains of a family’s home into a trailer. Amid the rubble, the workers found a child’s homework assignment — an

essay about his hero. A few of the volunteers, retired men and women in their 60s and 70s, were clearly touched as they viewed this simple reminder of the normal life this home’s residents lived before December 26.

The more than 260 Texas Baptist Men volunteers who served during the first five weeks after the storm all shared the same goal: to move the community of Rowlett back to its normal, everyday routine. They are equipped and ready to fulfill this purpose so they can spring into action whenever disaster strikes.

### A FUTURE OF PURPOSE

Like its neighbors, First Baptist Church Rowlett is adjusting to new realities. The city of Rowlett has “come into [this church’s] living room,” Hedgecock says, and the congregation is committed to expanding its role in the community. In addition to the donation center, they’ll be adding English as a Second Language classes, job training and computer skills classes.

“God fast-forwarded our vision for our community through a tragedy,” Hedgecock says. “And He’s redeemed something terrible in our city into something beautiful for our community and our church.” 



## Passionate About Their Purpose

### *GuideStone Employees Adopt God's Call at Work and at Home*



Finding purpose. Isn't that what everyone hopes for in life?

Two GuideStone employees have been blessed to discover purpose in both their professional and personal lives by supporting others in their work and loving orphans at home.

#### Train Up a Company

Elaina Wesel began working at GuideStone in 1986. After a brief time away when she lived out of state, Elaina returned to GuideStone in 1994 and successfully built the first GuideStone employee training program in the Customer Relations department. It was so effective that Elaina was asked to duplicate it in other departments. Then in 2001, she led the efforts to centralize training for the entire organization, thus formalizing GuideStone's employee training and development efforts.

During that time, Elaina visited her missionary parents in Africa. On the trip, she continued to ponder how to implement the new training program. That's when a truth struck her: "My parents' work proved you need to leave leaders among the people in order for them to do their best work." Elaina applied this insight to GuideStone and formed a core group of trainers who continued to work in their

respective departments, to best understand the specific needs, while leading from within.

In this leadership role, Elaina lives out her passion by strengthening the professional and personal talents of numerous co-workers. "My goal is to honor God in everything I do," Elaina shares. "Helping people develop to their fullest potential — to find and fulfill their purpose — is what I love to do."

#### Train Up a Child — Again!

Elaina's enthusiasm for helping others is also abundant in her home life. She and her husband, Bryan, have three adult children and four grandchildren. But, in 2010, they received a call to foster two half brothers, followed by a second call asking if they also could take in the boys' other two half brothers. The Wesels said yes.

Because the boys were ages 1, 2, 3 and 5, Bryan quit his job as a photojournalist to watch them during the day and enrolled in night school to become a registered nurse. The boys had a few challenges — one struggled with an eating disorder and another with fetal alcohol syndrome.



“After having the boys for one and a half years, their grandfather asked if we could adopt all four of them,” Elaina says, “but we just weren’t mentally, emotionally, spiritually or financially able to do that. We had our pastor pray with us, ‘Lord, please have Your way in this.’”

They met with Child Protective Services (CPS) with optimism, hoping they could adopt two of the boys while their good friends adopted the other two. CPS denied their request, and the boys returned to their grandfather in late 2011.

Struggling with how to move forward, the Wesels put their foster care license on hold.

“Lord, do You have a verse for me? Tell me what it is,” Elaina prayed as she opened her Bible. She found: *“Take your sandals off your feet, for the place where you stand is holy ground. I have surely seen the oppression of My people who are in Egypt; I have heard their groaning and have come down to deliver them. And now come, I will send you to Egypt”* (Acts 7:33–34, NKJV).

## Training the Heart

In early 2013, the boys’ grandfather passed away, and the remaining family asked the Wesels to adopt the boys. “As I was driving to pick them up, I remember feeling like I was driving out to Egypt,” shares Elaina. “I cried on the way there, thinking, ‘God, You said You’d send me back to Egypt.’ God had the plan. His timing is perfect. He is never early, but He is never late.”

The Wesels adopted two of the boys, and a close friend adopted their two half brothers. Now, all four brothers stay in touch — growing together and celebrating birthdays.

“I never thought it was something I could do,” Elaina reveals. “But God always provides the strength and support to handle what comes our way.”

## The Puzzle in God’s Design

Vance Smith has worked at GuideStone since 2006. As a software developer, he serves co-workers daily to ensure employees can collaborate as efficiently as possible. “Our goal is to make people’s jobs easier,” shares Vance. “In a way, it’s like a puzzle. People come to you with a request, ‘We have process A, B and C,’ and I think of a way to solve inefficiencies by automating the process.”

Vance enjoys taking time to examine internal processes from a variety of angles. It’s this attention to detail and in-depth analysis that allow him to develop streamlined solutions. “I’m here to help others by developing the tools they need to do their best job and be their very best,” Vance reflects. “I focus on using my natural talents at work to help others and ultimately help further the Kingdom.”

Vance’s passion for helping others also exists at home. He and his wife, Kristine, knew they would one day adopt, so in 2009, they attended several conferences and felt adoption was truly something they should pursue.



“God had the plan. His timing is perfect. He is never early, but He is never late.” — Elaina Wesel

“We decided we wanted an international adoption,” Vance reveals. “We’ve always been interested in Africa, and at the time, Uganda and Ethiopia had the main adoption programs. I had been to Uganda for a mission trip and my uncle grew up there, so we felt a personal connection to adopt from that region.”

They found an adoption agency with a Uganda program that was a great match. From there, they filed paperwork and waited for the U.S.’s and Uganda’s government agencies to match them with a child.

“Receiving that phone call was both exhilarating and terrifying,” shares Vance. “At that point, we had been waiting for almost one year, and to know it was actually happening was incredibly exciting.”

### Putting Together the Pieces: One Child at a Time

Their first trip to Uganda completely changed their lives’ focus. “It was a profound experience seeing all the children in the baby home and watching them desperately waiting for families,” Vance reflects. “It’s obvious — even at a young age — God designed children to be in families. It sounds so basic, but when you see abandoned children, it’s apparent why God wanted kids to have loving families.”

The Smith’s oldest son, now age 7, was adopted from Uganda in 2010. The younger boys were adopted two years later, also from a baby home in Uganda. All three children were nearly age 2 when they arrived in their new home. And although the children are not biologically related, the brothers are a perfect fit.

“We strive to be advocates for orphan care, as there are lots of kids that don’t have families,” Vance says. “We didn’t know this is what God had in mind for us until we started our initial adoption process. We feel this is our purpose, what God put us on this earth to do.”

### Completing the Masterpiece

When the Smiths wanted to grow their family one more time, they turned to a process they learned of years before but had not pursued. Since international adoption can take a few years, they decided to look into embryo adoption.


There’s a growing need for families to adopt embryos that

result from the in vitro fertilization process. Vance believes it’s a great option for families who cannot commit the time for an international or domestic adoption. After locating an embryo adoption program called Snowflakes, the Smiths connected with a family who had been through in vitro and had extra embryos available for adoption to a loving home.

The pair adopted their fourth child as an embryo, and Kristine carried and gave birth to their daughter. “We all agree sanctity of life is very important,” Vance says. “That’s why families adopt children using all kinds of processes — to take care of those who are in need.”

And take care of those in need they have. Opening their hearts and home to four beautiful children, the Smiths feel their family is exactly what God designed.

### Raising Heirs for the Kingdom

These GuideStone employees have found a passion for the calling God has placed on their lives — to serve others at work and to love their families at home. Using their God-given talents, both Elaina Wesel and Vance Smith find daily joy in helping others reach their full potential and raising their adopted children to be heirs of the Kingdom. 



*“When you see abandoned children, it’s apparent why God wanted kids to have loving families.” — Vance Smith*

# Be a VIP!

*Not a Very Important Person, but a Very Influential Person*



O.S. Hawkins

CIA. FBI. SAT. MBA. Ph.D. BLT. TCU.

These acronyms are a regular part of our modern vocabulary.

“But perhaps no other has muscled its way into our daily vernacular like VIP — very important person,” says GuideStone President O.S. Hawkins. “Being important is the cultural goal for a lot of folks who seek to climb from rung to rung on the ladder of perceived success.

*“The reality is, though, that VIP should stand for very influential person.”*

Hawkins discusses the concept of becoming a VIP — a person of influence — in a new book released this spring: *VIP: How to Lead with Vision, Integrity, and Purpose*.

Hawkins draws upon the Apostle Paul’s admonition in 2 Corinthians 10:13 (ESU): *But we will not boast beyond limits, but will boast only with regard to the area of influence God assigned to us, to reach even to you.* Hawkins says that each person has a specific area of influence — whether in the home, the marketplace, the church, the community or beyond.

The book focuses on key attributes needed to be an effective, influential leader: vision, integrity and purpose.

“No one has a DNA or a thumbprint like yours. For each of us, there is something only we can do. Success is finding God’s will for your life and then doing it!”

O.S. HAWKINS

## Vision

“Men and women of influence are men and women who have vision,” Hawkins says. The foundation of this truth is found in Proverbs 29:18, KJV: *Where there is no vision, the people perish.*

Vision, Hawkins explains, brings five things to your life:

1. **Definition.** It defines the task that God has called you to do.
2. **Design.** It gives you a strategic outlook.
3. **Direction.** It shows you where you’re going and how to get there.
4. A new **dynamic.** It brings energy and vitality to who you are and what you’re about.
5. A new **dependence** on God. It demonstrates you can only accomplish great things through dependence on the Lord.

## Integrity

“Some might argue that ‘I’ should be for intellect or intensity, believing that knowledge is power and intensity is how you persuade others,” Hawkins says. “But without integrity, people with intellect or intensity can fall along the wayside.”

Hawkins explains that everyone lives in four worlds: a private world, a personal world, a professional world and a public world. In the private world, one lives with himself and the Lord. The personal world is shared with close family members and a few friends. In the professional world, we conduct our ministry and business. The public world represents your public persona, where people who don’t know you personally or professionally have a view based solely on public demeanor.

“Some people believe that integrity is rooted in the public world, but integrity’s presence — or lack thereof — is only revealed there,” Hawkins says. “Some people say it’s rooted in the professional world, but it’s only reinforced there.

Some people believe integrity is rooted in the personal world — that it’s reflected by our closest relationships. But, integrity is rooted in that private world, where one is alone with God and His Word. People of influence are people of integrity, rooted in their private life, reflected in their personal life, reinforced in their professional life and revealed in their public life. For God’s glory and our good!”

## Purpose

“People of influence are moved and motivated by an inner-focused, God-given purpose in life,” Hawkins says.


He believes that many people’s purposes have been summed up well in their epitaphs.

“No better tribute could be etched in stone than the one the Apostle Paul gave to King David, as recorded in the book of Acts: ‘Now when David had served God’s purpose in his own generation, he fell asleep,’” Hawkins says. “Throughout his life, David was indeed moved and motivated and, as a result, focused on a single purpose.”

## How to Be a VIP

Hawkins says he wrote this book to encourage men and women to be people of influence in the area God has assigned to him or her.

“No one has a DNA or a thumbprint like yours,” Hawkins says. “For each of us, there is something only we can do. Success is finding God’s will for your life and then doing it!”

*VIP: How to Lead with Vision, Integrity, and Purpose*, published by Thomas Nelson in spring 2016, is available online and at bookstores. All proceeds and author royalties benefit Mission:Dignity. 

GET THE BOOK

## HOW LOCUST GROVE BAPTIST CHURCH BECAME

# *a Giving Legend*

Locust Grove Baptist Church in Murray, Kentucky, didn't set out to be the longest-giving church to Mission:Dignity.

While the church's journey with Mission:Dignity began in October 1983, its history dates back to 1841. Locust Grove is the second-oldest church in the Blood River Baptist Association. In its 175-year history, it has launched numerous other congregations including, in 1846, First Baptist Church of Murray, which is considered the birthplace of the Cooperative Program, Southern Baptists' unified plan of giving. In addition to its own strong commitment to the Cooperative Program, Locust Grove has been engaged with many mission causes and ministries over the years.

In the summer of 1983, Fred Richter became the church treasurer at Locust Grove, and Mission:Dignity was in its first years of development. Formerly known as the Adopt An Annuitant ministry, Mission:Dignity was started in 1981 to provide a small stipend to retired ministers and widows who had very low retirement incomes. This ministry was originally funded by annual commitments from individuals and operated alongside GuideStone's

supplemental assistance program that was funded, at the time, by Cooperative Program dollars. The original Adopt An Annuitant assistance was \$25 a month, but increased to \$50 about the time Richter received a motivating message in the mail.

All the business correspondence for Locust Grove came to Richter's home, including the monthly bill for the pastor's retirement contribution. Tucked into that first invoice was information about this new plan for helping retired ministers and their widows in need and an invitation for churches to become involved through their regular budgets. He read that \$50 a month could help one retiree.

"I was already appalled that our pastor had to live on a low income himself — only \$11,000 a year,"

Richter recalls. "I understood the financial condition of pastors of small churches. Then, I got that brochure about how many of our retirees at the time had less than \$200 a month in retirement benefits."

At the next business meeting, Richter suggested that the church seriously consider what they might do to get involved in the program.

**OVER THE PAST 33 YEARS, LOCUST GROVE HAS GIVEN MORE THAN \$48,000 AND WAS RECOGNIZED BY GUIDESTONE AS THE LONGEST, CONTINUOUSLY GIVING CHURCH IN THE SOUTHERN BAPTIST CONVENTION.**

KEEP IT ON THEIR MINDS SO IT CAN GET INTO THEIR

*hearts.*

“We voted to adopt two of the retirees for \$100 a month.”

The gifts to Mission:Dignity from Locust Grove continued after that, and the church increased its giving periodically as Mission:Dignity grant amounts were raised.

Even in difficult financial times, the church has not wavered in its support for Mission:Dignity. In 2005, the church’s reserves had declined and changes to the budget were required. Collectively, the church voted to reduce all of its missions giving by 50 percent — with one exception.


“Mission:Dignity was so important that we needed to keep the amount as it was,” Richter recalls. “Once you are retired, you can’t go back and get more money. You have to live on what you have. We have an obligation to take care of these people first. They are our own.”

Locust Grove’s pastor, Ryker Wilson, is in his early 40s but has a great appreciation for older preachers.

“The retired ministers have really spoken to me as a first-time pastor,” Wilson explains. “Our interim [pastor] was very instrumental in helping me get started.”

“This church is very generous,” Wilson continues. “These people have a heart for giving. Some churches have a lot of debt and expenses and those [things] impact ministry. We’ve been fortunate that we pay cash for things. Some of our most faithful givers have gone on to be with the Lord, but we are helping new people grow in giving and learn about our ministries as we go through transition.”

Over the past 33 years, Locust Grove has given more than \$48,000 and was recognized by GuideStone as the longest, continuously giving church in the Southern Baptist Convention.

Locust Grove Baptist Church didn’t set out to be the longest-giving church to Mission:Dignity. They simply started doing what came naturally — and never stopped. 

## *Richter offers these*

### OBSERVATIONS ABOUT GETTING A CHURCH INVOLVED IN MISSION:DIGNITY:

- Leaders need to light the fire: Share the vision and take the lead.
- Determine how much the church can provide; commit and be creative about funding.
- Make the ministry visible to the congregation. Keep it on their minds so it can get into their hearts.
- Show members why they are giving, where they are giving and how it is helping.

REQUEST MISSION:DIGNITY SUNDAY MATERIALS FOR YOUR CONGREGATION.



« Pastor Ryker Wilson  
Treasurer Fred Richter »

# *A Remarkable* TRACK RECORD

Martinsville Speedway in Virginia is a charter member of NASCAR and annually hosts the longest, continuously running stock car race since its launch in 1949. More than 55,000 people crowd the speedway every October for the Goody's Relief Shot 500, and millions more watch via television.

But 14 miles to the north, something a lot quieter — but no less historic — takes place every month. That's when Mary Ann McBride sits down at the kitchen table in her modest, rural home and writes a check to Mission:Dignity. She's been giving since December 1983 and is the longest, continuously contributing individual donor to GuideStone's ministry that helps retired ministers, workers and their widows in need.

Mary Ann's late husband, Charles, was a pastor for several decades. He had already retired from the pastorate when they met and married later in life. Knowing his ministry journey made her even more sensitive to the needs of pastors and their families.

It was a couple of years after his passing that Mary Ann learned of Mission:Dignity.

"I heard about it at my church," she says. "It was called Adopt An Annuitant back then. It sounded like a good program. I even told someone else about it, and she had heard about it, too.

"She said to me, 'Why do they expect

us to help them? They could have saved their money, like we did.'


"I said, 'Now, wait a minute. They didn't have any money to save.' So, I straightened her out!"

Mary Ann gives faithfully twice monthly. At the first of each month, she mails a personal check to Mission:Dignity. At the end of the month, she gives again through her survivor's benefit deduction from GuideStone. She also makes a special gift at Christmas.

"I'm grateful for the letters that come with my receipts," she adds. "I enjoy hearing how much the people are blessed when they get help.

"Another thing I really like about Mission:Dignity is that 100 percent of my gift is used," she adds. "Some charities pay big expenses and the program gets very little. I'm glad I can give to something that goes to the people."

When informed she has been giving for 33 straight years, Mary Ann replied, "I didn't realize that. I didn't even think of anybody paying attention to it. I just started giving for the good of others and kept on. I'll continue giving as long as I can."

When it comes to caring for God's faithful servants in need, Mary Ann McBride is one donor with a remarkable track record. 

*"I just started giving for the good of others and kept on. I'll continue giving as long as I can."*

*-Mary Ann McBride*





HELP SUPPORT  
*Loyal soldiers*  
OF THE CROSS

Make a gift that will impact the life of someone today.  
**100% of your gift helps someone in need.**

Your church can get involved, too!

ORDER **MISSION:DIGNITY SUNDAY**  
MATERIALS NOW TO SHARE WITH  
YOUR CONGREGATION.