

# GuideStone

A PUBLICATION FROM GUIDESTONE FINANCIAL RESOURCES

MAGAZINE

*Reflections OF Faith*

**Great-Grandfather**  
JAMES THOMAS ELLIFF

**Grandfather**  
AARON PINCKNEY ELLIFF

**Father**  
JAMES THOMAS ELLIFF

**Son**  
THOMAS DAVID ELLIFF  
Married Jeannine Thomas

**Son**  
JAMES CARTER ELLIFF  
Married Pamela Knight

**Son**  
WILLIAM ROBERT ELLIFF  
Married Holly Hicks

**Daughter**  
SANDRA LEE ELLIFF  
Married Bailey Smith

**Daughter**  
BETH

**Son**  
BENJAMIN

**Daughter**  
JENNIFER

**Son**  
SCOTT

**Daughter**  
AMY

**Son**  
BRYAN

**Daughter**  
BECCA

**Son**  
STEVEN

**Daughter**  
SARAH

**Daughter**  
LAURA

**Son**  
DAVID

**Son**  
JOSH

**Son**  
JOSH

**Son**  
JONATHAN

**Daughter**  
BETHANY

**Son**  
DANIEL

**Son**  
TIMOTHY

**Daughter**  
JESSICA

*"He shall be like a tree planted by the rivers of water that brings forth its fruit in its season, whose leaf also shall not wither; and whatever he does shall prosper."*

*(Ps. 1:3, NKJV)*



*Forbes, Fortune & Bloomberg Businessweek*

Dallas / Ft. Worth



## Mutual funds from GuideStone Funds means investors don't have to sacrifice their Christian values for exceptional returns.

**T**hirteen years ago, in its quest to continually enhance the financial health and security of its investors, GuideStone developed a mutual fund family to help investors connect their faith and their finances.

"Many investors wonder whether choosing investments that align with their values means giving up performance, but these two desires don't have to be at odds," says Harry Nelson, executive director of Investment Sales. "For results-oriented investors who want to live out their faith in the world, we give them the opportunity to have both."

Upholding its faith-based heritage, the award-winning GuideStone Funds employs Christian screening, meaning it does

not invest in companies that are publicly recognized as part of the liquor, tobacco, gambling, pornography or abortion industries. At the same time, investments are expertly chosen for performance and are offered at competitive rates.

"Using a manager-of-managers investment approach, upheld within a strong portfolio management discipline, we're looking for consistency of performance and proper diversification," says Rodric E. Cummins, chief investment officer. "Developed over time, our rigorous and disciplined proprietary process is employed by some of the best investment talent in the world to produce funds that have the goal of generating excess returns."

(From l-r) GuideStone Chief Operating Officer John R. Jones, Chief Investment Officer Rodric E. Cummins and Chief Executive Officer O.S. Hawkins accept the Lipper award in 2012, the first of three consecutive years of recognitions.

*"Many investors wonder whether choosing investments that align with their values means giving up performance. We give them the opportunity to have both."*

### ◆ NATIONAL NOTICE

With 31 mutual funds and more than \$10 billion in assets under management\*, GuideStone Funds is the nation's largest Christian-screened mutual fund family. In 2012, the family was named Lipper's Best Overall Small Fund Group — the first Christian-screened fund family to win the prestigious recognition.

"Our many industry recognitions speak to the breadth and depth of our fund lineup," says Ron C. Dugan, president of GuideStone Capital Management, which serves as the advisor to GuideStone Funds, adding that success is largely due to the company's commitment to excellence in every facet: research, portfolio management, operations and compliance. "We invest with a long-term focus. We don't chase the popular trend of the day."

"Our products — and our company — are built on integrity and excellence," Cummins emphasizes. "We seek to do things well, and we seek to do things right."

**For more information on GuideStone Funds, call 1-888-GS-FUNDS or visit [GuideStoneFunds.com](http://GuideStoneFunds.com)**



**GuideStone®**  
Funds

Past performance is not a guarantee of future results. *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 [GuideStoneFunds.com](http://GuideStoneFunds.com). It should be read carefully before investing.* GuideStone Funds share distributed by Foreside Funds Distributors LLC, not an advisor affiliate. About the Lipper 2012 Best Overall Small Company Award: For the three-year period ended November 30, 2011. GuideStone Funds was 1 out of 182 firms.

\*As of September 30, 2014, GuideStone Funds has \$10.7 billion in assets, which makes GuideStone Funds the nation's largest Christian-screened mutual fund family. No other fund family with a Christian screen exceeds GuideStone Funds in asset size.



## » PRESIDENT'S Message

Dear GuideStone Family,

We hope you and your family have begun to enjoy the sights, sounds and smells of a joyous holiday season. This time of year is always special as it's a time to celebrate the perfect gift that God gave us in His precious Son.

One of the great challenges each Christmas season is finding quality time to spend with family and friends. We gather around the table and share stories of faith, family and home. In this issue of *GuideStone Magazine*, we are honored to share with you just part of the family story of our friend, Dr. Tom Elliff. Multiple generations of Elliffs have come to serve the Lord — and it's all traceable to one single life being surrendered to God almost a century and a half ago. We trust you'll enjoy reading this family's story.

As you consider gifts, may we suggest a gift that will give back all year long? Either of our two recent books, *The Joshua Code: 52 Scripture Verses Every Believer Should Know* and *The Jesus Code: 52 Scripture Questions Every Believer Should Answer*, would make a thoughtful gift. Both offer individuals, families, small groups and churches the opportunity to take in God's Word and grow in their faith. We happily promote these books because all of the proceeds and royalties benefit the good and godly servants we are honored to serve through Mission:Dignity.

This Christmas season, as with every day of the year, we thank you for the opportunity to serve you.

Blessings,



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

# GuideStone

A PUBLICATION FROM GUIDESTONE FINANCIAL RESOURCES | MAGAZINE

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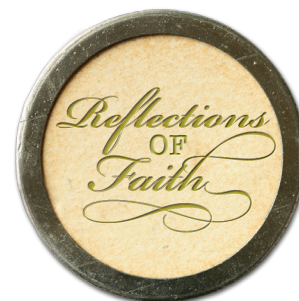
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We hope you enjoy this thirteenth issue of *GuideStone Magazine*.

**Give us your feedback!**

» [Magazine@GuideStone.org](mailto: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 information 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.

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# ONE QUESTION TO JUMP-START YOUR ESTATE PLAN

Your estate plan should start with one question:  
**What are you trying to accomplish?**

Marshall Medlin, a Dallas-based attorney who specializes in estate planning, has asked thousands of people this question.

“My role is to help my clients learn what they want to accomplish and then to create a plan that will allow them to meet those objectives,” he explained.

Some want to leave an inheritance for their children or grandchildren. Others want to continue a legacy of giving. Many are looking for a simple way for their heirs to skip probate court.

No matter the goal, the best time to build your estate plan is right now.

## Three basic documents in an estate plan

### { 1. YOUR WILL

Your will is the foundational legal document that will direct the administration and distribution of your estate. This is where you’ll name your fiduciary (also known as an executor) to make decisions on your behalf and on behalf of your beneficiaries (those who will benefit from the assets you leave behind). If you have minor children, your will should outline your choice of guardians for them in case of your death.

Your will is also the first point at which you outline your wishes for the assets you leave behind, making choices such as to whom, in what time frame and how you’d like assets to be distributed.

A will does not consider assets already assigned through a beneficiary designation. For instance, if your life insurance policy lists your spouse as the beneficiary, he or she will receive any proceeds from that policy at your death. However, you can name “my estate” as the beneficiary on your life insurance, bank accounts and retirement accounts and designate in your will how you’d like those assets to be distributed.

For non-cash and non-real estate assets, Medlin recommends a *Personal Property Memorandum*. This popular document is separate from the will and can be updated by the individual without creating a situation where the will has to be revised.

### { 2. POWERS OF ATTORNEY

A will outlines what happens to your assets after your death, but a Power of Attorney legally documents what you’d like to happen if you become incapacitated. Every adult needs two Power of Attorney documents.

**Financial Power of Attorney:** This document appoints an individual or individuals whom you designate to handle affairs on your behalf. When creating a Power of Attorney, check



with your financial entities to be certain the document includes their required language to give someone permission to access your accounts.

**Medical Power of Attorney:** This document appoints an individual or individuals whom you designate to make health care decisions on your behalf in the event that you are unable to make them yourself. In most states, you will also need to create an Advance Directive to Physicians, commonly known as a living will. This document provides guidance to physicians on your end-of-life issues. Most states allow for the Medical Power of Attorney and the Advance Directive to Physicians to be packaged together.

### { 3. TRUSTS

A trust is a legal entity that holds certain assets of individuals, with trustees assigned to manage the assets on their behalf. Two common trusts are used in estate planning.

**Testamentary Trusts:** This outlines how you would like assets managed between the time of your death and the distribution of the assets. Testamentary trusts are very common in the case of minor children who are listed as heirs in a will but cannot receive an inheritance until they become adults.

**Revocable Trusts:** Also known as living trusts, these are contracts in which a person consolidates assets into a single unit and continues to manage them for the remainder of his or her life. When the trust owner becomes disabled or dies, a trustee who was appointed in advance assumes management of the assets in accordance with the details outlined in the trust. This type of trust is popular because it allows for the efficient distribution of assets to heirs while avoiding probate.

### Where to get advice for creating your estate plan

It is best to work with a legal professional to create your estate plan. Medlin says the easiest way to find a reputable lawyer is by word of mouth. Ask family members, friends, colleagues and church members who created their estate plan to tell you what their experience was like.

Never be afraid to talk about the lawyer's fees up front, Medlin said. "Ask if they will create your legal documents for a flat fee, rather than charging by the hour."

Many people prefer to create their estate documents using online tools. Although legally binding, the websites can only assemble a legally acceptable document. They are programmed to rely on legal defaults, not to ask questions to create a customized plan.

A lawyer can learn more about your circumstances and help you define your goals and then create an estate plan that reflects those goals. Legal professionals will also be better equipped to offer specific guidance for pastors, missionaries and others who work in faith-based organizations.

In the end, a sound estate plan happens when you know what you want and find a lawyer who understands your needs.

"Be able to articulate what you want to do and work with legal advisors to make that happen," Medlin said. 



## Start with a firm foundation

As you make plans for the future, it's important to work with someone you trust. The Southern Baptist Foundation and its affiliates in all 50 states offer a variety of estate-planning assistance to both individuals and church staff.

**VISIT »**

**[MyLegacyofFaith.org](http://MyLegacyofFaith.org)**  
to learn more.





## The Most Beneficial Tax Advantage for Ministers: Housing Allowance

### Minister's Housing Allowance: Tax Relief You Can Count On

The minister's housing allowance is the most important tax benefit available to ministers. Section 107 of the *Internal Revenue Code* allows "ministers of the Gospel" to exclude some or all of their ministerial income designated by their church or church-related employer as a housing allowance from income for federal income tax purposes.

However, not just anyone can sign up for this highly beneficial tax break. The IRS requires that you qualify as a Minister for Tax Purposes to receive this benefit. So, how exactly does one qualify for this tax distinction?

### More Than a Name: A Minister for Tax Purposes

One common misconception is assuming employee titles (such as "minister") determine how one is classified for tax purposes. For example, a church may call someone a "minister," but the IRS may not treat that person as a "Minister for Tax Purposes" — that depends on individual facts and circumstances.

Generally, a Minister for Tax Purposes must be ordained, licensed or commissioned and answer "yes" to a majority of the following four questions:

1. Does the person administer ordinances (baptism and the Lord's Supper)?
2. Does the person conduct religious worship?
3. Does the person have management responsibilities in the church?
4. Is the person considered to be a religious leader by the church?

### Housing Allowance Designation: Limitations and Guidelines

Ministers who own their own homes can exclude the lowest of the following three amounts from income for federal tax purposes: 1) housing allowance prospectively designated by their church; 2) actual housing expenses (including mortgage payments, rent payments, real estate taxes, property insurance, appliances and furnishings, utilities, home repairs, remodeling expenses, homeowners' dues and pest control); and 3) the fair rental value of the home (furnished, including utilities). Meanwhile, ministers who rent their homes solely use the first two criteria to decipher federal income tax exclusions.

### Extended Benefits:


### Ministerial Federal Income Tax Exclusions Continue into Retirement!

Did you know that one of the most underutilized tax advantages for ministers continues into retirement?

The IRS has ruled that retired ministers are eligible for a housing allowance exclusion if a portion of a retired minister's pension income from a denominational pension fund such as GuideStone is designated as a housing allowance by the pension board (regardless of whether you own or rent your home).

Retired ministers can have up to 100% of their retirement benefits designated as housing, while continuing to follow the limits discussed above. This is one distinct advantage available through employer-sponsored retirement plans with GuideStone that is not offered by individual retirement plans — such as Traditional and Roth IRAs.

**For more information** on ministerial tax issues, please visit [GuideStone.org/TaxGuide](http://GuideStone.org/TaxGuide).

This information should not be considered tax or legal advice. GuideStone stands ready to assist your organization as you work with your legal and tax advisors by providing resource information that you and your advisor may find beneficial. 

# LIFE'S DEEPEST QUESTIONS CAN'T BE ANSWERED BY GOOGLE

Jesus gets our attention not just with exclamation marks — but with question marks.

From the best-selling author of *The Joshua Code*, *52 Scriptures Every Believer Should Know*, comes a new book, *The Jesus Code: 52 Scripture Questions Every Believer Should Answer*. In this new book, find a year's worth of weekly devotions that will help you, your family and your church, as you seek to grow in your faith. This leathersoft, hardcover book makes a great gift along with *The Joshua Code: 52 Scripture Verses Every Believer Should Know*.

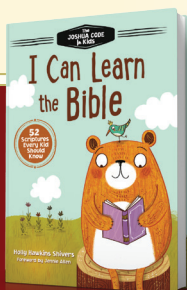
## *The Jesus Code* was written with three audiences in mind:

- 1.] Individuals are using it as a weekly, yearlong devotional guide as they consider key questions from Scripture.
- 2.] Many are using it as a means of introducing family and friends to the Bible and the Christian faith in a non-threatening manner. "All of us know people who have never read the Bible because they do not know how to begin. This book is a perfect introduction to our lost friends," Hawkins said.
- 3.] Pastors can use it to lead their people through a year of study on the 52 Scripture questions every believer should answer, preaching on a verse a week and challenging their people to memorize the verse during the week.

Support Mission:Dignity and help your family and your church grow in their faith with *The Jesus Code*.

These leathersoft, hardback editions are available at fine booksellers, including Barnes and Noble, LifeWay Christian Stores and online through popular web retailers like Amazon.com and BarnesandNoble.com.

All author royalties and proceeds from *The Joshua Code* and *The Jesus Code* go to the Mission:Dignity ministry, which provides financial assistance to retired Southern Baptist ministers and their widows who are in desperate financial need.



## Now available – The Joshua Code for Kids!

In *I Can Learn the Bible*, author Holly Hawkins Shivers adapts *The Joshua Code* into a devotional to help kids learn and live the Scripture. Use *The Joshua Code* and *I Can Learn the Bible* during family devotions and get the Word into your family. Available at fine bookstores and online.

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Managing, motivating and mixing three generations in the ministry workplace

# WORKING TOGETHER

Today's workforce is in the midst of a generational tug-of-war. Baby Boomers are closing in on retirement age, but continue to work longer than ever before. A new crop of Millennials are starting their careers, eager to make an impact. Gen Xers are steadily stepping into leadership positions sought by many. Mix it all up in a ministry environment and it can feel like a recipe for chaos.

## But are we making a mountain out of a molehill?

Each generation carries with it a unique set of skills and characteristics, which, in a workplace melting pot, can mix as well as oil and water. But these positive qualities also can work together to make each other — and your ministry — better.

Learning how to manage, motivate and mix generational strengths can help ease potential tensions and create a more positive work environment for each individual. Here's a generational breakdown on how to achieve the right formula.

## BABY BOOMERS (BIRTH YEARS: 1946-1964)

**MANAGE** | Boomers put high value on relationships, so don't just communicate via phone and email. Take time to stop by their office for a face-to-face meeting and get to know Boomer employees on a personal level. Building trust will go a long way.

**MOTIVATE** | Reward the strong work ethic and extra effort of Boomers by praising them publicly in staff meetings. This generation was pushed to be high achievers by their parents, so they want to prove to themselves — and others — that they are making a difference.

**MIX** | If experience is, in fact, the best teacher, the Boomers on your staff have a lot of knowledge to share with Gen Xers and Millennials. If your ministry is going through a time of transition, keep your Boomer employees heavily involved so you can build on their success and learn from their mistakes.



# BABY BOOMERS MILLENNIALS GEN XERS

## GEN XERS (BIRTH YEARS: 1965-1980)

**MANAGE** | Gen Xers want to have control of their time and work. Give them the amount of freedom you feel most comfortable with, and if you encounter a problem, ask for their input on how to solve it. Because Gen X is positioned between two larger generations, they sometimes feel overlooked. Let these staff members know their voices are being heard.

**MOTIVATE** | Staying ahead of the curve is important to Gen Xers, so encourage them to take advantage of webinars and conferences that will help them advance their career. Showing you care about their future will help them stay more connected to your ministry.

**MIX** | Gen Xers are currently the sandwich generation of the ministry workplace. They have a lot to learn from Boomers and plenty to teach Millennials, so give them a platform to do both. Give a Gen Xer the opportunity to lead so they can be a role model to Millennials and have a front row seat to listen to Boomers' words of wisdom.

## MILLENNIALS (BIRTH YEARS: 1981-2000)

**MANAGE** | Millennials thrive in a structured environment with clear goals. They will work hard to meet your expectations, but be sure to treat them like professional colleagues, not kids. Although they may be new to the ministry, they want to be respected.

**MOTIVATE** | Personal success is the main motivator for Millennials. They need to hear how they're doing, so provide them with honest feedback — both good and bad. This will help Millennials know where they stand and how they can improve, which drives their own efforts toward success and development.

**MIX** | Consider setting up a co-mentorship with Millennials teaching Boomers and Gen Xers who want to learn more about technology or social media and how it can be used as a ministerial tool. The Millennial will jump at the chance to make a contribution, and the Boomers and Gen Xers can help grow the younger team member into a potential leader.

Understanding generational differences can benefit your ministry by keeping the workplace structured yet fresh. When each generation is invited to share its strengths and showcase its leadership abilities, your entire ministry will begin to see positive changes.


### GuideStone employees' generation breakdown

At GuideStone, we are learning to capitalize on the strengths of our multigenerational workforce. Here is how our generations break down:



#### GuideStone Employees

**Baby Boomers:** 35%    **Generation X:** 37%    **#Millennials:** 28%

All GuideStone employees are offered training about generations in the workplace. You can benefit, too, from knowing your staff breakdown by generation. Find the mix within your ministry to discover how to use everyone's strengths. 



# WHO ARE YOU?

## GENERATIONS BY BIRTHDATE



**Baby Boomers:**  
Born 1946–1964



**Generation X:**  
Born 1965–1980



**#Millennials:**  
Born 1981–2000

Source: Lindsay M. Howden and Julie A. Meyer, *2010 Census Briefs — Age and Sex Composition: 2010*, United States Census Bureau (Washington, DC, May 2011), 4, <http://www.census.gov/prod/cen2010/briefs/c2010br-03.pdf>.



### U.S. POPULATION

**Baby Boomers:** 81 million (Average Age: 59)  
**Generation X:** 61 million (Average Age: 39)  
**#Millennials:** 85 million (Average Age: 24)

Boomer Source: Carrie A. Werner, *2010 Census Briefs — The Older Population: 2010*, United States Census Bureau (Washington, DC, November 2011), <http://www.census.gov/prod/cen2010/briefs/c2010br-09.pdf>.

Gen X Source: Lindsay M. Howden and Julie A. Meyer, *2010 Census Briefs — Age and Sex Composition: 2010*, United States Census Bureau (Washington, DC, May 2011), 4, <http://www.census.gov/prod/cen2010/briefs/c2010br-03.pdf>.

Millennial Source: Pew Research Center, *Pew Research Social & Demographic Trends, Millennials: Confident, Connected, Open to Change*, February 2010, 4, <http://www.pewsocialtrends.org/files/2010/10/millennials-confident-connected-open-to-change.pdf>.

### CONFIDENT ABOUT RETIREMENT SAVINGS

**Boomers:** 21%  
**Gen X:** 16%  
**#Millennials:** 21%

Source: Employee Benefit Research Institute and Greenwald & Associates, *2014 Retirement Confidence Survey*, "2014 RCS Fact Sheet #4 — Age Comparisons Among Workers," accessed September 11, 2014, [http://www.ebri.org/pdf/surveys/rcs/2014/RCS14\\_FS-4\\_Age\\_Final.pdf](http://www.ebri.org/pdf/surveys/rcs/2014/RCS14_FS-4_Age_Final.pdf).

## DEFINING MOMENTS



**Baby Boomers:**  
President John F. Kennedy assassinated



**Generation X:**  
Space Shuttle Challenger disaster



**#Millennials:**  
September 11th attacks

Source: Ron Zemke, Claire Raines and Bob Filipczak, *Generations at Work* (New York: Performance Research Associates, Inc., 2000).



### PARTICIPATE IN SOCIAL MEDIA

**Baby Boomers:** 60%  
**Generation X:** 78%  
**#Millennials:** 89%

Source: Kathleen Davis, "The Real Generation Gap: How Adults and Teens Use Social Media Differently (Infographic)," *Entrepreneur*, August 26, 2013, accessed September 10, 2014, <http://www.entrepreneur.com/article/228029>.

### VIEW RELIGION AS IMPORTANT

**Boomers:** 60%  
**Gen X:** 52%  
**#Millennials:** 40%

Source: Pew Research Center, *Pew Research Religion & Public Life Project, Religion Among the Millennials*, February 17, 2010, accessed September 11, 2014, <http://www.pewforum.org/2010/02/17/religion-among-the-millennials/>.



### MOST GENEROUS GENERATION:

**Baby Boomers**  
43% of total charitable giving is from Baby Boomers, the highest of any generation.

Source: Mark Rovner, researched by Pam Loeb, edited by Dennis McCarthay and Michael Johnston, *The Next Generation of American Giving: The Charitable Habits of Generations Y, X, Baby Boomers, and Matures*, Blackbaud, August 2013, accessed September 10, 2014, <https://www.blackbaud.com/nonprofit-resources/generational-giving-report-infographic>.



### MOST SERVICE-ORIENTED GENERATION:

**Generation X:**  
29.2% of Gen Xers spent time volunteering in 2010, higher than any other generation.

Source: Corporation for National & Community Service, *National Service Blog — Archive*; "Volunteering in America: 8.1 Billion Hours Served," by CNCS Staff, excerpted from CNCS's *Volunteering in America 2011* report, accessed September 10, 2014, <http://www.serve.gov/?q=servegov-blog/article/volunteering-america-81-billion-hours-served>.



### MOST EDUCATED GENERATION:

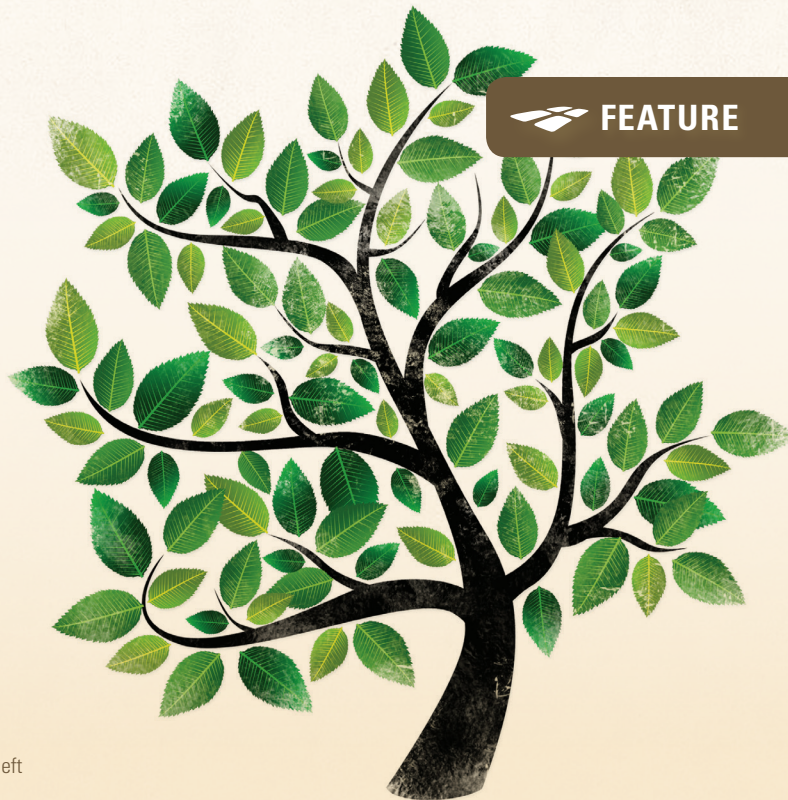
**#Millennials:**  
30% of 25–29 year-olds had earned a college degree by 2007, the highest ever recorded for that age group.

Source: Thom S. Ranier and Jess W. Ranier, *The Millennials: Connecting to America's Largest Generation* (Nashville: B&H Publishing Group, 2011), 3.





Dr. Tom Elliff's grandfather, Aaron Pinckney Elliff, seated, with Jonathan Elliff, age 3, on his lap. Back left is Dr. Elliff's father, J.T. Elliff. Kneeling left is brother James Elliff; kneeling right is brother William Elliff. Standing back right is Dr. Tom Elliff.



# Reflections of Faith

## IMB PAST PRESIDENT DR. TOM ELLIFF SHARES FOUR GENERATIONS OF HIS FAMILY'S FAITH

Every believing parent hopes their child will embrace their faith and grow deep spiritual roots. Most would enjoy seeing that faith woven into generations that follow.

In Ephesians 3, the Apostle Paul shares his prayer that godly people would grasp how wide and long, and how high and deep is the love of Christ.

That same depth of faith gave one woman a hope that has impacted multiple generations.

### How long: From cholera to a calling

Dehydrated and sick, her grayish-blue skin was a clear sign that they needed to take the train back to her hometown in Tennessee. Hopefully there they could receive the medical treatment she so desperately needed.

*"Sirs, will you kindly move back so his wife can lie down?" the conductor asked of two burly cowboys who occupied the bench at the front of the train. The men obliged his request and James Thomas Elliff was able to make his wife, Mary Jane, a little more comfortable for the journey. An elderly woman sitting nearby graciously agreed to care for their two-year-old daughter.*

*"Jim," she said, knowing that the cholera was taking her life, "Promise me two things: That you will give your life to God and you'll give our baby to God. I know if you promise it, you'll do it."*

*He knelt beside her for some time, considering her request. When he finally stood, he promised.*

*"Goodbye, Jim, and tell the baby goodbye," Mary Jane whispered. She died on a Monday, on a train bound for Tennessee. The year was 1869.*

James Elliff kept his promise — as his first wife believed he would.



*"He shall be like a tree*

*Planted by the rivers of water,*

*That brings forth its fruit in its season,*

*Whose leaf also shall not wither;*

*And whatever he does shall prosper."*

(Ps. 1:3, NKJV).



Sunday's church service was interrupted when Jim stood in the doorway, holding their young girl high in the air, and announcing that he'd come to give his life and his daughter's life to God. His decision began a narrative that witnesses to this day.

James Thomas Elliff was Thomas D. Elliff's great-grandfather. The young girl became his great-aunt, eldest sister to his grandfather, Aaron Pinckney Elliff.

"My great-grandfather became a red-hot believer, but not a pastor," said Tom Elliff, immediate past president of the International Mission Board of the Southern Baptist Convention. "Later, my grandfather also came to Christ and answered the call to preach. Now, there are 22 pastors from my grandfather to my grandson."

### **How wide:** Teachable moments

Dr. Elliff was very close to his grandfather, Aaron Pinckney Elliff. He and his brothers fondly remember time spent in the woodshop watching their granddad craft objects from scrap. "He was a master craftsman," Dr. Elliff said, "and master of the teachable moment."

"Tommy," Granddad Elliff said, "I need you to hand me a tool." "Where is the tool?" young Tommy asked. "It's up there to your left a little bit. No — no — just...a little... higher," he instructed. Finally, he said, "Never mind, I did it with this screwdriver."

When Tommy turned around, his granddad was at the other end of the workbench. "Tommy, I didn't use this screwdriver because it was the best tool for the job," he said. "I used this screwdriver because it was close to my hand. I want you to remember this: it's the handy tool that gets used the most."

Then he put the screwdriver down and said, "There are a lot of folks out there with the ability to do great things for God, but God will end up using some old, common man who is willing to stay close to Him. It's the handy tool that gets used the most. Your job is to stay handy to God, to stay close to His hand."

It's likely that his own son, James Elliff, heard that advice as a boy, too. When he grew up, he preached, and then he preached some more.

### **How high:** Looking toward Heaven

Dr. Elliff's father, James Thomas (J.T.) Elliff, was a lifelong pastor, state convention worker and director of missions until he retired in 1965. But retirement didn't stop him from preaching. Shortly before turning age 93, this "great soul winner," as Dr. Elliff describes him, walked as far as he could along his neighborhood sidewalk to invite folks over for a barbeque. After sharing a meal with the crowd, J.T. Elliff stood up to make an announcement and extend an offer. It went something like this:

*Folks, I have an announcement: I'll be turning 93 in a few days (to which they cheered and clapped). And...I'm going to die (which quickly brought the celebration to an awkward pause). I don't know when I'm going to die, but you're going to die too. (At this point, he shared his testimony.) Now, here's the offer: At 93, I don't do a lot of traveling. But if you want to know how you can go to Heaven before you die, will you just stop by to see me?*



And, sure enough, members of different households came by to talk. J.T. Elliff, now age 97, is still eager to speak to others about Christ.

## How deep: Starting young

Just as the maple tree in autumn contains leaves of many colors, the Elliff family tree contains vocational ministers of various types. The earliest generations — represented by Aaron Elliff and James Elliff — were traveling pastors, or they would serve as pastor for a year or so before taking up parsonage down the road. Most, including the third and fourth generations, have answered the call to ministry in their high school or college years.

Dr. Elliff's brother, William R. Elliff (Bill), received that call as a young boy.

*"By this time, my dad was the director of the state camp as part of his convention responsibilities. I was 12 and at camp when Jesse Northcutt, preaching professor from Southwestern Baptist Theological Seminary, was speaking. That night, God overwhelmingly called me to preach. I bolted from the wooden tabernacle pew and went straight to my dad at the altar. I have never doubted that assignment," Bill Elliff said.*

Bill Elliff has been in ministry since he was age 17, continuously for 46 years, and was the founding pastor of the Summit Church in Arkansas where he still serves as senior teaching pastor. "I have tried with my eight children to make sure they know that they are all in ministry, whatever their vocation."

The summer between high school and his freshman year in college, Tom Elliff was working as a part-time youth pastor when he invited his brother-in-law to preach at a youth revival. During that revival, he began to wonder if God was calling him to be a pastor. He said that one night during the revival, God revealed to him through Scripture, specifically Isaiah 6:8, that He was calling him into the ministry.

"I had no plans to be a pastor," Dr. Tom Elliff said. "I was planning to go into pre-med." By age 18, he was preaching on the weekends in a sawmill community and attending college during the week. His senior year of college would bring a life change of its own.

*"Her perfume must have been called 'Ambush,'" he said, referring to the first time he saw his future bride walk by at Ouachita Baptist University in Arkansas.*

*"With pennies in her loafers and her blonde ponytail bouncing, I believe it was love at first sight."*

He and Jeannine were married in August of 1966 and had four children, all of whom went with them when they served abroad with the International Mission Board.

## The love of Christ

Their youngest daughter, Sarah, now serves overseas with her family and represents the fourth generation. She was age seven when her parents left the mission field, and she always longed to go back. Her family has been in the field now for 11 years.

*"There are two things that will bring my father to tears: family and man's need for the Gospel," Sarah said. His style of evangelism varies, depending on the person he is sharing Christ with, knowing that past the veneer of religion, culture and worldview lies a depraved heart in need of life's most important truth — salvation through Christ.*

*"The differences [in ministry] have been as deep as they are wide," Sarah added. "As ministers of the Gospel, our goal is to communicate a message that's been entrusted to us; and while the message has never and will never change, God uses His agents in various ways and in various locations with various people.*

*"Lost people are lost people all over the world and in every generation," Sarah acknowledges. "The fields are difficult. Hearts are hard. The stakes are high and the price is costly. Ministry done in the name of Jesus always comes at a price."*

From a tale of tragedy in 1869 to tales of enduring faith, the Elliff family remains a lineage eager to share the Good News of the Gospel. Generations continue to testify to the long-suffering love of Christ, the height of the eternal hope of Heaven, the depth of the impact of a personal testimony and the width of the mission field around the world.

"I find the story of my great-grandfather's believing wife a great encouragement to all men and women," Bill Elliff said. "To know that if they will be faithful until death, God can change the course of generations."

**"But You, O LORD, shall endure forever,  
And the remembrance of Your name to  
all generations."**


(Ps. 102:12, NKJV)

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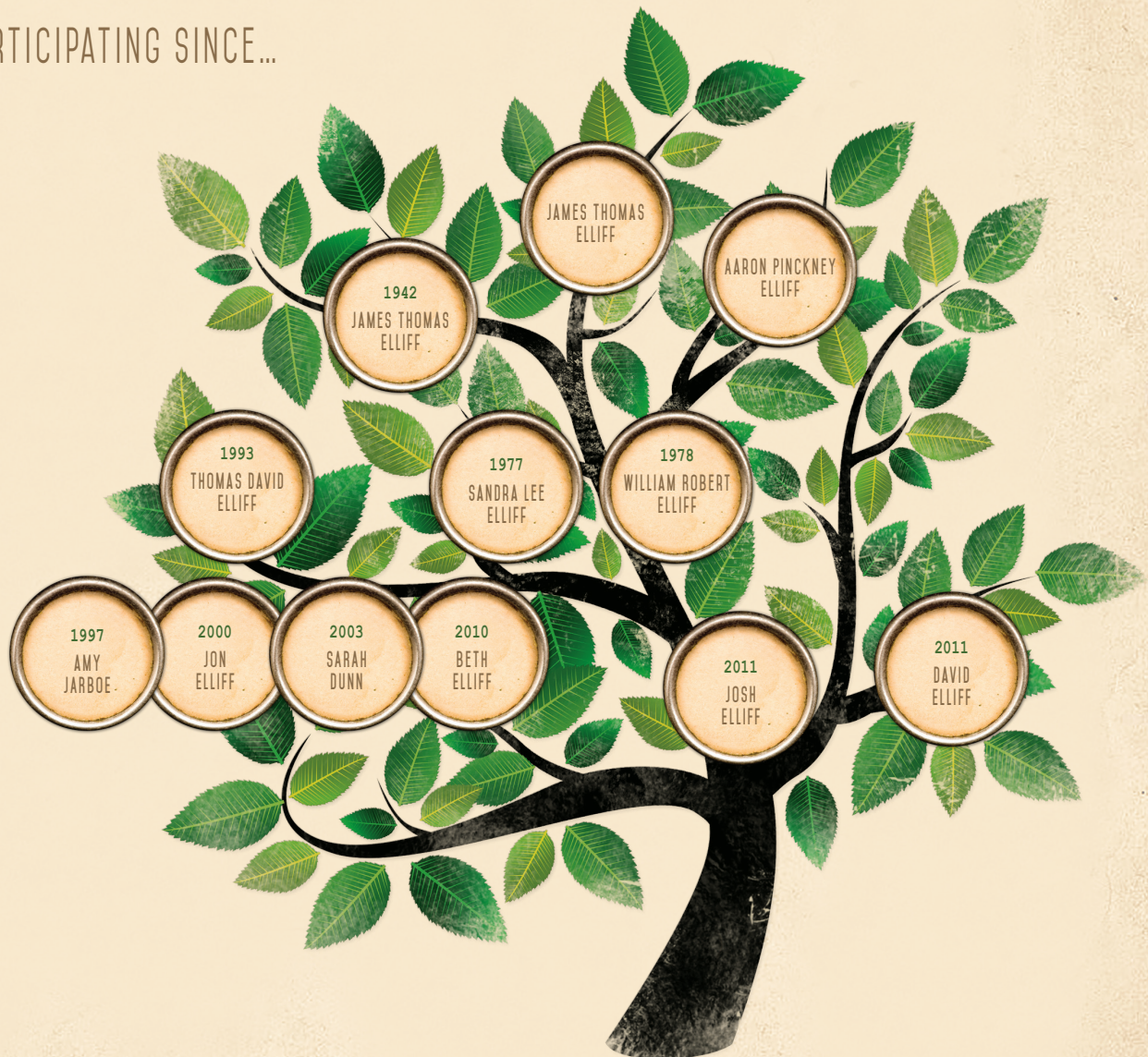


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*GuideStone Financial Resources  
exists to honor the Lord by being a lifelong partner with our  
participants in enhancing their financial security.*

Founded in 1918 to help pastors and their families prepare for the future, GuideStone has been serving the Elliff family for seven decades, perhaps longer. Our archived records indicate that Dr. Tom Elliff's father, J.T. Elliff, became a participant in 1942. Since then, other family members have prepared for retirement using GuideStone's Christian-based mutual funds, enjoyed GuideStone health coverage that respects Christian convictions and were prayerfully supported by an organization that seeks to serve those who serve the Lord while they carry out their unique callings here and around the world. 

PARTICIPATING SINCE...



Dr. Thomas Elliff and his wife, Jeannine, served with the International Mission Board (IMB) both in the field and in Richmond, Virginia, before he became IMB president in 2011. In September 2014, he returned to Oklahoma where he enjoys a life of service and family. Dr. Elliff has served in the ministry for 43 years. His brothers, Bill and Jim, are ministers; his sister, Sandra, married Bailey Smith, a minister; daughter Sarah is a missionary; son Jon is a pastor in Hawaii; daughter Amy married a pastor and they are former missionaries; daughter Beth's eldest son – who represents the fifth generation – graduated from seminary and has answered the call to ministry.





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## Be prepared for high-attendance services

The orchestra warms up as a steady stream of people file into the already crowded sanctuary. Ushers frantically try to seat everyone, while ensuring that no one trips over the cords from the extra video cameras. In the lobby, volunteers direct families to the secure children's area, while church safety team members in the parking lot direct traffic away from pedestrians so they can safely access the church building.

Being the host for an event that fills every seat in the sanctuary is good news for any church. Yet it also creates risk factors for which church leaders must prepare.

At Paramount Church in Amarillo, Texas, the annual Christmas program brings many visitors. Paramount, which welcomes about 1,300 worshipers over three services each weekend, has a plan in place to welcome and manage the seasonal influx.

The church's safety team begins preparing for the Christmas pageant long before the choir and orchestra start their rehearsals. Rather than learning new songs and practicing lines, the safety team rehearses various scenarios, asking "What should we do if ... ?"

"We do have to be aware of the potential for violent acts committed on church property," said Rev. Dave Anderson, Paramount's executive pastor. "It is not fun to think about, but we have to plan for different scenarios."

### A TEAM WITH A PLAN

Paramount relies heavily on its all-volunteer safety team to ensure that a packed house doesn't lead to danger. The safety team leader is a local police officer with extensive experience in managing crisis situations. Team members, who wear arm bands to identify themselves, are present at all regular church services and special events.

"The safety team is definitely a deterrent, and during these special events it prevents a bad situation from becoming worse," Anderson said. He noted that there have been a few instances where minor acts of mischief and threats were thwarted by the team.

Having visible safety team members and a plan in place has also worked well for Houston's First Baptist Church, according to Barry Walcheck, the church's associate director of operations.

The church's risk manager and safety director work with a safety committee comprised of members to keep things safe for the congregation, which averages about 5,000 for Sunday services on its main campus, Walcheck explained.

Because of its size and location, Houston's First Baptist Church is a popular venue for concerts, conferences and other large events. The church has 24-hour, on-site security, and they contract with the Houston Police Department to provide a law enforcement presence during larger events.



“The safety team is definitely a deterrent, and during these special events it prevents a bad situation from becoming worse.”

Rev. Dave Anderson  
Paramount's executive pastor

Additionally, a doctor, nurse or EMT is always available to respond to medical emergencies.

Walcheck says an extra level of preplanning and preparation is necessary for large events.

“Form a committee with a large cross section of individuals from staff and volunteers who can think through scenarios and develop plans to do with everything from directing traffic to preparing for an emergency situation,” he said.

## KEEPING ORDER IN THE PARKING LOT

Facilitating a large gathering begins in the parking lot. At citychurch, a multisite congregation in San Antonio, Texas, which sees some 6,500 worshipers across its three campuses each week, one of the biggest challenges is providing adequate parking. To mitigate this situation, the church shares parking lots with nearby businesses to accommodate the influx of people.

Houston's First Baptist uses off-site parking and drives buses to ferry people between their cars and the church building. Church members are also encouraged to be gracious about sharing the limited parking spaces near the main building.

“Church members and regular attenders are strongly encouraged to park off-site to allow the elderly, people with special needs, visitors and new attenders to use the parking lots,” Walcheck explained.

## MEETING AND GREETING

Greeting people when they walk through the door makes them feel welcome. This act becomes even more significant during high-attendance events.


Volunteers outside the citychurch building welcome guests and provide directions. Another team of volunteers is stationed in the lobby to ensure everyone's safety as crowds enter the auditorium.

## BE PREPARED, NOT AFRAID

Large events can stretch a congregation and its leaders, but there is a way to lessen the stress.

“Each event provides an opportunity for challenges,” Walcheck said. “Having policies and procedures in place and a staff dedicated to ensuring each event goes smoothly is of great benefit.”

Although it's necessary to plan and prepare for the uncertainties highly attended events can bring, Anderson advises church leaders not to give in to fear by limiting the church building's availability to the community.

“I don't want our facility to be dark. I want it to be used,” he said. 



## A HIGH-ATTENDANCE SAFETY CHECKLIST

### BEGIN IN THE PARKING LOT

- » Ask members to reserve the closer spots for visitors, the elderly and those with physical limitations.
- » Assign parking attendants who help visitors find parking and direct them into the building.
- » If utilizing off-site parking, provide help for people crossing traffic lanes or disembarking from shuttle buses.
- » Repair uneven surfaces or holes in parking lots and entryways.

### GREET YOUR GUESTS

- » Post attendants at curbs, stairs and exterior doors to offer assistance.
- » Greet visitors as soon as they arrive in the building.
- » Provide extra signage to help visitors find the nursery, restrooms and sanctuary.

### CARE FOR THE CHILDREN

- » Assign extra workers to nursery and classrooms to help during highly attended events.
- » Establish and utilize a check-in and check-out procedure.
- » Guard against accidents. Make sure any activities are well-supervised and that supplies are rated for child safety.

Safety Checklist  
provided by the risk  
management experts at:



**Brotherhood Mutual**  
Insurance Company

Be Prepared for High-attendance Services | 17

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Request a Quote at [GuideStonePropertyCasualty.org](http://GuideStonePropertyCasualty.org)  
or call 1-888-98-GUIDE (1-888-984-8433).



## How Three Generations Invest for Retirement

Age matters when it comes to the steps you should take to prepare for a comfortable retirement.

Today, three generations are at three different stages of retirement preparation. Where are you? And what should you be doing?

### **MILLENNIALS: Born between 1981 and 2000** (average age 24)

Most Millennials aren't thinking about their eventual retirement from the workforce; they just entered it. But there is no better time to get started than today.

At this age, it's important to prepare and follow a written budget, which should include retirement savings. A budget should serve as the action plan for achieving your financial goals, but unfortunately, 66% of Americans don't prepare a detailed monthly budget, according to a recent Gallup poll. Disciplining yourself to start saving early in your career will help make it a habit for years to come. And, the earlier you start, the more time you have to allow the compounding effect to work in your favor.

### **GENERATION X: Born between 1965 and 1980** (average age 39)

Although Gen Xers are in their most critical income-earning and retirement-saving years — and suffered the greatest income impact from the Great Recession — they also have many other obligations competing for each paycheck.

It's tempting to stop or decrease retirement contributions to stretch dollars elsewhere, but Gen Xers should stay focused on the long-term goal and look for other ways to cut back.

### **BABY BOOMERS: Born between 1946 and 1964** (average age 59)

As retirement becomes more of a reality, Boomers are no longer asking, "How much should I save?" They are beginning to wonder, "Did I save enough?"

It's important for Boomers to have a clear picture of what

they want their retirement years to look like and create a realistic monthly budget for that next life stage. If the numbers don't add up, consider maximizing retirement contributions and possibly even delaying retirement to allow more time to save. Use discretionary income to make catch-up contributions when and where you can and as IRS limits allow.

If you have already retired, review your withdrawal strategy annually to make sure it stays in line with your circumstances and lifestyle.

### **MyDestination Funds®**

No matter where you are in the retirement savings process, GuideStone wants to help you move toward your goal with purpose and ease. Our MyDestination Funds provide a simple way to automate your savings strategy through each stage of retirement preparation.

Each date target fund is a "fund-of-funds" with a diversified asset allocation that's more aggressive when you're younger and gradually becomes more conservative as you approach, and move through, retirement. You choose the fund closest to your retirement date, and GuideStone will regularly adjust the portfolio over time in an effort to meet investment objectives up to and during retirement.

Whether you're a Boomer planning to retire in 2025 or a Millennial who won't retire until 2055, a MyDestination Fund might be the right retirement savings approach for you. Visit [GuideStone.org/MyDestination](http://GuideStone.org/MyDestination) to learn more.



# Top 3 Investor Similarities

Every generation has a unique personality. But when it comes to investing, the similarities seem to outweigh the differences.

An independent study determined that Baby Boomer and Millennial investors tend to share the same top three investment considerations:

## Three most important factors when selecting investments



Baby Boomers | #Millennials:

Those in their 50s to late 60s (Boomers) and those between ages 18 and 30 (Millennials) both ranked risk level, portfolio diversity and previous returns on the investment as the three most important factors when selecting investments.<sup>1</sup>

## Three most important factors when selecting investments



Generation X:

Those between ages 30 to late 40s (Gen X) prioritized portfolio diversity, risk level and tax considerations as their three most important investment factors.

## Three most important factors when selecting investments



Baby Boomers | #Millennials:

In the same report, Baby Boomers gave more weight to tax considerations than social responsibility of investments; the reverse was true for Millennials, who placed social responsibility before tax implications when considering investment opportunities.

1. Source: "How do baby boomers and generations X and Y compare when it comes to investing?" *Mindful Money*, April 28, 2014, <http://www.mindfulmoney.co.uk/investment-insight/investing-strategy/how-do-baby-boomers-and-generations-x-and-y-compare-when-it-comes-to-investing/#sthash.pyvpDHN3.dpuf>.



**GuideStone**  
Financial Resources

**GPS: Guided Planning Services**<sup>®\*</sup> is GuideStone's free financial advice service designed to provide participants with retirement investment guidance based on their specific situation. Call **1-888-98-GUIDE** (1-888-984-8433) or log in to *MyGuideStone*<sup>™</sup> to learn more.

\*GPS and financial advice provided by GuideStone Advisors.

The MyDestination Funds<sup>®</sup> ("Funds") attempt to achieve their objectives by investing in the GuideStone Select Funds and other investments. The Funds are managed to a retirement date ("target date") by adjusting the percentage of fixed income securities and equity securities to become more conservative each year until reaching the retirement year and then approximately 15 years thereafter. The target date in the name of the Funds is the approximate date when an investor plans to start withdrawing money. By investing in the Funds, you will also incur the expenses and risks of the underlying Select Funds and other investments. The principal risks of the Funds will change depending on the asset mix of the Select Funds in which they invest. You may directly invest in the Select Funds and other investments. The Funds' value will go up and down in response to changes in the share prices of the investments that they own. The amount invested in the Funds is not guaranteed to increase, is not guaranteed against loss, nor is the amount of the original investment guaranteed at the target date. It is possible to lose money by investing in the Funds.

*You should carefully consider the investment objectives, risks, charges and expenses of the GuideStone Funds before investing. For a copy of the prospectus with this and other information about the Funds, please download a prospectus at [GuideStoneFunds.com](http://GuideStoneFunds.com) or call **1-888-GS-FUNDS** (1-888-473-8637). You should read the prospectus carefully before investing.*

GuideStone Funds are made available through GuideStone Financial Services, member FINRA.



John Carter



John and Mary Carter

## One-time Pastor; All-time Minister

When John Carter was saved at age 12 during a revival at First Baptist Church of Rotan, Texas, he had no way of knowing the long road of ministry the Lord had planned for him. After more than 50 years of service, he retired from full-time preaching, but he still seeks out opportunities to minister to others.

“We still minister to these folks as our Lord leads. Our ministry of preaching, teaching, singing and visiting continues in the church and its ministries,” John said, speaking of his work alongside his wife, Mary.

Slowed some by health issues, his passion for others is still evident as is his desire to serve.

Raised on a rural Texas cotton farm, John is no stranger to hard work and country church gatherings. As a young man, he continued his quest to seek the Lord’s will in his life during his stint in the U.S. Navy. While attending a small church in Long Beach, California, he and 16 friends surrendered to preach.

“A friend of mine and I started a Bible study together and memorized different verses of Scripture on the ship when we had time. And it got to where we had a number of guys involved in studying the Scriptures — praying together in groups wherever we could find a place and time. The Lord used that and a lot of guys came to know the Lord,” John recalled.

“At San Diego’s Highland Avenue Baptist Church, the pastor there had a soul-winning class and had about three pages

of things you could say to people to use [to evangelize],” he continued. “One guy came into the galley one night after baking, and he wanted to know how to be saved. I had that copy that night, and I sat down and studied every word of it with him and he accepted Christ.”

Having surrendered to the ministry, John set about getting an education after completing his military service. He enrolled in California Baptist University in 1955 and served in student pastorates during his time there.

It was around then that John met his future wife, Mary, for the first time. “My last year of college, I had a friend that came to me and said, ‘John, I am getting married. Can you perform the ceremony?’ I said, ‘Sure.’ Guess who the maid of honor was?” John breaks into a grin as he continues, “Mary! I met her and later found out she had a foster mother from Rotan and she was adopted. She was raised in Rotan and invited me to the house for dinner.”

Mary’s life in Rotan had been less than idyllic. “I was right around 12 years old. We were in a terrible accident, and my Mom was burned to death in a car wreck on the freeway. My Dad tried to be strong for five kids, but he was a terrible alcoholic. He had a fruit and vegetable stand, and he immediately shut down upon her death. We had to go on welfare,” Mary added quietly.



continued »

But a local woman had heard about the family's situation and came forward to help care for some of the children. "The Lord put this foster mother in my life," Mary added. "She needed me and I needed her, and I loved living with her."

Mary's struggles growing up after the loss of her mother led her into ministry. "I surrendered my life to serving God at 16. I began serving in Bible school and thought how much I loved the church and my pastor and if I could only serve some way," she recalled.

When she met John, Mary knew God had answered her prayer. "On our first date, he told me about his surrender to the ministry. He said 'Have you ever felt the call to the ministry?' I said, 'Just recently,' and he said, 'Yes!' It has made all the difference in the world," she said, smiling over at John.

After they married, John began preaching at a church in a nearby town. "We drove down there and it was a nice building but not many people there — just one man and three families. They wanted me to keep coming, and we stayed on with the church and they started growing. I wasn't the pastor, but I told them I could come until they found somebody."

Like most pastors of his generation, pay was never a consideration for answering a call to serve. John chuckles at the memory of his weekly paycheck. "This man who was running the church would meet us every week at a service station and fill our car up with gas and give us a live chicken."

*John chuckles at the memory of his weekly paycheck. "This man who was running the church would meet us every week at a service station and fill our car up with gas and give us a live chicken."*



"We would have fried chicken, chicken and dumplings and chicken and noodles. That chicken would last all week," Mary cheerily added.

Times might have been hard by some people's standards, but John and Mary didn't see it that way. "We were blessed. The church was growing and the people kept coming and getting saved," John said.


Through the years, support for his service sometimes came from what was then the Home Mission Board (now the North American Mission Board). From time to time, individuals would send them \$100 a month to help with their work.

It was at Terasanta Baptist Church in San Diego, California, that John and Mary stayed the longest. "We started that church and stayed for 28 years. I was the pastor and Mary was the full-time

administrator," John recalled. "We loved every minute of it and the Lord blessed us. We don't deserve how God blessed us, but we were blessed."

After 55 years in the ministry, John finally retired. Mission:Dignity now helps to meet their needs — and sometimes the needs of others.

John may not pastor a church anymore, but he and Mary often minister to others in their midst. They bought a television last year for their 104-year-old friend; the same long-time friend who attended their wedding in 1958.

"God has blessed us during the good times and some trying times. He has always been faithful," John affirms. 

*When it comes to Mission:Dignity and its donors, John recently wrote, "I thank my God upon every remembrance of you, always in every prayer of mine making request for you all with joy"*

*(Phil. 1:3-4 NKJV).*

*One-time Pastor; All-time Minister*





## Paperwork and Prayers

# Managing survivor benefits, ministering to grieving families

*It begins with a handwritten note and a book.*



GuideStone's survivor benefit specialists spring into action as soon as they are informed of a participant's death. Their first contact with the participant's family is a handwritten sympathy card and a copy of the book *Experiencing Grief*. The specialist also includes his or her business card, which contains the department's key verse and outlines the team's delicate balance of compassion and practicality:

*"He heals the brokenhearted and binds up their wounds" (Ps. 147:3 NKJV).*



Survivor benefit specialists send beneficiaries a box that contains information and documents they will need as they make decisions about a deceased loved one's assets.

GuideStone's survivor benefit specialists work side-by-side with grieving families, gently guiding them through what can seem like a maze of information. They outline any benefits available to the survivor's family and explain the options for claiming them. The specialists provide resources and step-by-step assistance in completing and filing paperwork.

"Survivor benefit team members have to be compassionate and they have to be practical," explained Survivor Benefit Supervisor Linda Low.

GuideStone is one of the only financial organizations providing this level of individualized service to survivors.

"It's not a job. It's our ministry," said Mary Tilger, a survivor benefit team member. "There's a peace and sense of satisfaction that comes with helping people who are going through a hard time."

A specialist's daily tasks include helping widows and widowers understand benefit options, assisting sons and daughters with paperwork after a parent's death and offering healing comfort to grief-stricken survivors.

"The most rewarding part of my job is being able to pray with people over the phone," said Survivor Benefit Specialist Lisa Theis.

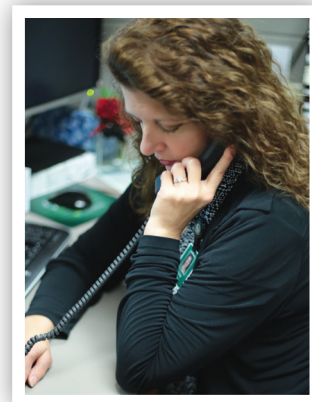
## From day one until it's done

Each grieving family is assigned a specialist who becomes their GuideStone point person who is with them from first contact until the process is complete. That can take a few months or even a few years.

After condolences have been sent and a death certificate received, a specialist reviews the deceased individual's accounts and compiles resources the survivors need to make informed decisions about their loved one's assets.

"Our mission is to serve the survivors. We always keep their best interests in mind," Low explained.

Benefit Specialist Sonja Cole knows the importance of encouraging the survivors even months down the road. The wife of a pastor whose congregation has many widows and widowers, she



Survivor Benefit Specialist Lisa Theis prays over the phone with a beneficiary. The specialists say that these interludes of prayer are the highlights of their day.



continued »

knows from their church family the need for someone who will listen patiently and offer encouragement.

"The same is true of widows and widowers on the phone," she said. "When I talk to them I try to be patient, listen and give encouragement when I can. It is a blessing to help them during this time of need."

## Surprised by their benefits

GuideStone is required to administer survivor benefits as outlined by the plan and the documentation submitted by the deceased participants. It can be shocking for a survivor to learn they are not automatically entitled to receive benefits because a *Beneficiary Designation Form* was not updated to reflect a new marriage, birth or death.

"It is really important to make sure your paperwork is in order so that when you pass on, things happen the way you want them to," Low said.

It is also common for survivors to lack full knowledge of the benefits outlined in their loved one's retirement and insurance plan.

"I was able to surprise a widow by telling her about the survivor benefits offered by the state Baptist convention where her late husband served as pastor," specialist Alan Payne said. "She was very grateful."

Retirement Benefit Representative Lisa Thompson works with the survivor benefit team to track down lost beneficiaries. She has helped the survivor benefit team pay benefits to survivors several years after the participant has died.



GuideStone employees Mary Tilger, Linda Low, Alan Payne, Lisa Thompson, Lisa Theis and Sonja Cole balance ministry and benefits administration in their work with families who have lost a loved one.

The months of gentle guidance and prayer lead to many grieving families forming a concrete bond with their GuideStone specialist. It's not unusual to have adult children who have walked through the death of one parent contact the same team member a few years down the road when their other parent dies. That is the ultimate compliment for Low and her team members.


"We are thankful to be able to share with them how to make decisions at a time when they might be having trouble even thinking," Low said. 🌿

## Five things to do now to ensure your wishes are carried out when you pass away.

- ✓ **1. Update your beneficiary designation.** Check the beneficiary forms on your retirement accounts and life insurance policies to ensure that they accurately reflect your desires. Update them when there's a major life event, such as a birth, death or new marriage. Update your beneficiary designation online through your *MyGuideStone™* account.
- ✓ **2. Qualify for survivor benefits.** If you're a Southern Baptist pastor, ensure that your church is participating in the Cooperative Program and sending in regular payments toward your retirement plan. In many states, this qualifies you for a survivor protection benefit, a disability benefit and a matching contribution to your retirement plan.
- ✓ **3. Get a policy primer.** Be certain you understand your plan or policy and all benefits it provides to your survivors. If you are unclear about any of your benefits, contact a GuideStone customer service representative for help.
- ✓ **4. Bundle and protect important paperwork.** Ensure that your spouse or children know where to find your retirement plan documentation and any information they will need to access your account. It's best to keep it with other important estate documents in an accessible, secure place.
- ✓ **5. Make your wishes known.** Discuss your wishes with your spouse, children or anyone else who may be involved in handling the details of your estate. You'll want to cover all important topics, including finances, powers of attorney, health care directives and funeral arrangements.

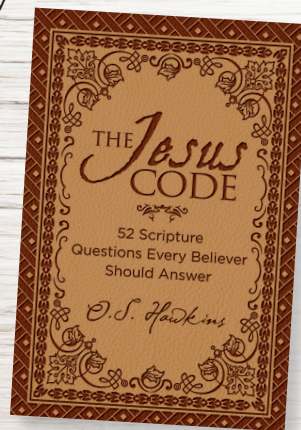




  
*This*  
*Christmas,*  
 give the book that answers  
 life's deepest questions.

Jesus gets our attention not just with exclamation marks — but with question marks.

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