

Giving Book 2020



The MMBB mission

Since its founding in 1911, the mission of MMBB has been to promote interest in the better maintenance of the ministry-in particular, financial maintenance—among Christian pastors, lay church workers, their denominational associations, and benefactors at large.

In the more than 100 years since its founding, MMBB has expanded the definition of "maintenance" beyond retirement plan services to include non-contractual benevolence programs to those in need, financial education, and planning services and support. MMBB has also lent its voice in support of advocacy for civil rights.

Throughout its history, MMBB has depended on prudent portfolio management as well as a generous spirit of giving from donors to fulfill its mission. This Giving Book provides an overview of support from individual donors, volunteers, Lilly Endowment Inc., and funds drawn down from the MMBB endowment in fiscal year 2019.

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For more information, please see the MMBB 2019 Annual Report at https://www.mmbb.org/about-us/ mmbb-financial-services-2019-annual-report/.

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Thank you for your loyalty and perseverance



Dear MMBB Community,

Certain years change the course of history. Certainly, 2020 has been one of them. This edition of our annual Giving Book provides an extended overview of our philanthropic support and programs as celebration of the enduring goodness of the human spirit.

In 1911, MMBB launched its first fundraising campaign in response to a \$50,000 challenge grant from Milo C. Treat, a Baptist businessman and philanthropist. At the same time, fellow Baptist John D. Rockefeller, Sr. began to infuse MMBB with significant funds to ensure its longevity. Our hallmark "spirit of benevolence" was born.



In 1965, MMBB member and Baptist preacher Dr. Martin Luther King, Jr. led the march across the Edmund Pettus Bridge in Selma, Alabama alongside fellow Baptist preacher and civil rights activist John Lewis. The American civil rights movement did not begin on that bridge, but rather rose to prominence in that and other seminal moments led largely by black church leaders and their congregations. During the 1960s, the collective voice of the church was prophetic.

In 2020, the coronavirus pandemic swept across the world. In the United States, its spread disproportionally affected our brown and black communities, exposing yet again the tenacious roots of inequality. In July, John Lewis died, but not before he visited Black Lives Matter Plaza in Washington, D.C. "I just had to see and feel it for myself that, after many years of silent witness, the truth is still marching on," he wrote in a posthumous op-ed published in The New York Times.

Tempered by a long horizon, retirement planning encompasses the ups and downs of the years. Yet the need for our ministry

is rooted in the same injustice John Lewis, civil rights leaders, impassioned pastors, and many others have long fought. Financial well-being for our pastoral leaders, our faithful congregations, and by extension the communities they serve is integral to achieving the wholeness that is a mark of this long-sought justice.

Thank you for your loyalty to our MMBB community, to our Heritage of Sharing annual campaign, and to each other. As the apostle Paul has encouraged us: "Let us run with perseverance the race that is set before us, looking to Jesus, the pioneer and perfecter of our faith" (Hebrews 1-2).

In His Service

Louis P. Barbarin, CPA® Chief Executive Officer

Sustaining the spirit of Heritage of Sharing

Since its inception in 1911, MMBB has generously provided emergency assistance to our members. In 2005, thenexecutive director Rev. Dr. Sumner Grant, Rev. Dr. John Sundquist, and our first team of volunteers launched the Heritage of Sharing campaign to invite MMBB members, board members, staff, and other benefactors

to contribute to emergency assistance for members in need. Beginning with this first campaign funds received are distributed to MMBB members.

Volunteers have been integral to the success of Heritage of Sharing from the outset. Through phone calls, e-mails, and handwritten notes, Heritage of Sharing

2020 Heritage of Sharing Volunteer Committee

The Reverend Darla D. Turlington, Chair

The Reverend Edwin N. Aymat The Reverend J. Wesley Babian The Reverend Wm. Wayne Brown The Reverend Jon A. Dainty, Sr.

The Reverend D The Reverend E Dr. Evelyn D. Hi Mrs. Nancy K. J The Reverend F The Reverend C

What a joy when a Heritage of Sharing donor or new annuitant picks up the phone! Everyone I have spoken with over the years has been gracious and appreciative. Some have shared recent stories of their lives; others have recounted stories of how they or colleagues have been helped by Heritage of Sharing gifts and MMBB generosity in the past. What remarkable fellowship we have among our donors and members-varied in backgrounds and experiences, yet united in the Holy Spirit and our shared commitment to Christian ministry.

-Darla ("Dee Dee") Turlington, Chair

volunteers say thank you to past donors, provide friendly check-ins, share the impact of giving, introduce new MMBB annuitants to Heritage of Sharing, and help keep our MMBB community connected.

Donald R. Forden
Dr. David H. Forden
illman
Johnson
Frederick O. Lewis
Charles W. Mauldin

The Reverend Dr. Alan Ragland The Reverend Dr. Edwin J. Simon The Reverend James Spon The Reverend Walter T. Steenson The Reverend Kevin Turman



Supporting the MMBB mission one friendly check-in at a time

During this year of staying at home and limiting our contact, staying in touch has become even more important. We all have learned how essential a friendly check-in is to our well-being.

Although volunteer outreach occurred later in 2020 than usual, our dedicated volunteer committee called, wrote, or e-mailed more than 600 hundred past *Heritage of Sharing* donors. We hope you have had the chance to pick up the phone and say hello.

Learn why longtime volunteers Dolly Hillman and Wayne Brown continue to support *Heritage of Sharing* and the MMBB mission.

If you would like to have a *Heritage of Sharing* volunteer contact you—or if you would like to become a volunteer—please notify Janet Neely at janet.neely@mmbb.org or (212) 870-8045.

Dr. Evelyn "Dolly" Hillman

"When I speak to friends from other denominations about *Heritage of Sharing*," says Dolly Hillman, "they say, 'We have nothing like that!" Committed to its unique mission of providing emergency assistance, Dolly has served faithfully as a volunteer for more than ten years.

Although volunteers call to say thank you and encourage gifts, they also call to listen. "Many of our members have needs and don't know where to turn,"

says Dolly. "We remind them that *Heritage of Sharing* is there for them."

Founding coordinator of *Heritage of Sharing*, the Rev. Dr. John Sundquist, invited Dolly to



become involved. He was serving as executive director of the American Baptist International Ministries, while she was serving as area director for Africa, Europe, and the Middle East. Dolly enjoys that members on her call list for *Heritage of Sharing* include many former colleagues from the ABCUSA campus in King of Prussia, Pennsylvania.

In the years since, MMBB membership has swelled. "We are also seeing new names on our call lists," says Dolly. "We need to educate new annuitants and retirees about the legacy of benevolence at MMBB, as well as the history and impact of the *Heritage of Sharing* campaign."

Dolly connects with our MMBB community on the

phone and at home at Penney Retirement Community, which was founded by J. C. Penney, Jr. in honor of his father, a Baptist preacher. Between annuitant luncheons and volunteer calls, Dolly has been surrounded by MMBB members at Penney. In the past, however, she was more isolated, which can be true with many MMBB members in retirement.

Dolly hopes donors will continue to pick up the phone and stay connected. "Every time I thought I would step away from volunteering," Dolly remarks, "I would say, 'Let me give it one more year!'"

Rev. Wm. Wayne Brown

Rev. Wayne Brown's ministry has taken him across the country. While in Indiana, he worked with former director of development for MMBB, Rev. Dr. Sara Day. "We stayed in touch," Wayne notes. "Down the line, she called and asked if I would volunteer for *Heritage of Sharing*. It was up my alley because I like to be in touch with people and I like fundraising."

That was more than ten years ago. Since then, he has retired as executive minister for ABC Central Pacific Coast, written the book *Flipping the Switch: Four Principles of Significant Thinking*, and launched a business as a life coach. "When I retired, I got even busier," Wayne says. "Volunteering is my chance to give back. Also, because I can call during certain timeframes, I can fit volunteering into my schedule." Wayne enjoys the pastoral role of being a *Heritage of Sharing* volunteer. "I've found that a lot of people are lonely," he says. "They just want someone to talk to and they have a wealth of wisdom to share."

Wayne continues to volunteer to keep the spirit of *Heritage of Sharing* alive, as well as maintain emergency assistance for MMBB members in need. "It's imperative to share the story of *Heritage of Sharing* with new annuitants," he says. "There is no national denominational structure to care for pastors. Emergency assistance and thank you checks from MMBB



are the closest we have. We can't let this initiative slide.

"Baptists have a mindset of being benevolent people," Wayne continues. "In talking with donors, I find that people really want to help. They want to be givers."



A 15-year milestone: \$5 million raised thanks to you!

The annual *Heritage of Sharing* appeal formalized a structure for benevolence among MMBB members, leaders, staff, and other supporters. Since its inception in 2005, Heritage of Sharing has raised and distributed approximately \$5 million in emergency funds and small grants to members.

How your gift helps

Like many Americans, some MMBB members carry debilitating debt. When the unexpected happens, our members turn to MMBB for emergency assistance. More than 50 percent of funds received help pastors pay down debt and cover medical expenses. Other areas of need supported by gifts include housing, unemployment support, disaster support, dental expenses, glasses and hearing aids, prescription drugs, therapy, and additional uncategorized expenses. Thank you for your generosity!

Heritage of Sharing 2019 Amount raised: \$211,730

To give online, visit **mmbb.org/giving**.

"So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith." -- Galatians 6:10

The ministry of checking in

What a joy to be a volunteer almost from the start of Heritage of Sharing-I missed the first year! On many occasions when I have called, supporters have said, 'Oh, I'm so glad you called. I've been waiting for this call!'

I take notes each year and, during subsequent years, will mention a child, a spouse, or difficulties they had previously discussed. Those I call appreciate this and they speak more freely with me. A few times, I have directed people who have mentioned special needs to MMBB staff, and they have thankfully been helped.

These are just a few examples of the blessings of being a volunteer and able to communicate to pastors and their spouses.

–Nancy K. Johnson



President's Legacy Circle

MMBB has long benefitted from the generosity of members and supporters who remember our organization in their estate plans. MMBB accepts most forms of estate gifts. We celebrate those who let us know of their gift intentions through our President's Legacy Circle.

The MMBB endowment

Since the inception of MMBB in 1911, the endowment has been

supported by such prominent American Baptists as Milo C. Treat and John D. Rockefeller. Sr. Through investment gains, prudent stewardship, and additional gifts from donors, the MMBB endowment continues to grow. MMBB draws from the endowment to fund noncontractual benevolence programs, to supplement comprehensive Lilly Endowment Inc.-funded financial education

Legacy gifts received in 2019

were directed to the MMBB endowment

Anonymous The Reverend C. Austin Earle Memorial Endowment

Eleanor Joslyn Testamentary Trust Estate of Louis D. T. Geery Gwendolyn H. Morrison Charitable Reminder Unitrust

President's Legacy Circle

have remembered MMBB in their estate plans.

Thomas and Dianne M. Bayes William A. and Susan S. Bingham John D. Blythe Garv W. and Eleanor L. Bonnell Gordon A. and Barbara Franz Bourne Marvin R. Breininger Herbert and Trevethan Brownlee Terry L. and Elizabeth J. Burch Marian A. Calhoun William Clarke James W. and Ruth L. Dagino

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SHARING programs and to provide access to CERTIFIED FINANCIAL PLANNERS[™] to all MMBB members at no cost. All legacy gifts received are directed to the MMBB endowment. No plan member assets or fees go into the MMBB endowment.

The following generous individual and foundations gave more than \$1,163,000 to MMBB in 2019. All gifts

Estate of I. C. Plummer Estate of Dr. Jane Gahs Wilson

Our President's Legacy Circle giving society recognizes and celebrates individuals and organizations that

Rebecca Hight Glenn R. and Shirley Hill Raymond P. and Elizabeth I. Jennings Lloyd H. and Elizabeth S. Kenyon Elaine Reed Lincicome Arthur Lounsbury Robert L. Maase Gale E. and Janet K. Mack Linda Madsen Barbara and Oscar Mompo David E. Monyer Paul V. and Dorothy O. Moore Glenn E. and Carolyn Muncy

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The life and legacy of Dr. Jane Gahs Wilson

Dr. Jane Gahs Wilson became affiliated with MMBB during her tenure at the Los Angeles Baptist City Mission Society. Recruited by then-executive minister Dr. Ralph Mayberry following her graduation from Eastern Baptist Theological School, Dr. Wilson began her ministry with the American Baptist Churches in 1952.

Dr. Wilson gave faithfully and generously to Heritage of Sharing from its inception in 2005. Along the way, she disclosed that she had a legacy gift in place for MMBB and became a member of the President's Legacy Circle. Following her death in January 2018 and the settlement of her estate, MMBB received a gift of \$159,464, which was directed to the MMBB endowment.



The following is an excerpt from Jane's "autobiography," shared by her niece, Susan Logan.

My story began in the courts of heaven and trickled down to the hearts of Raymond Gahs and Verna Dale, my father and mother. The second of two girls, I and my sister were dearly loved and cared for all during our parents' lives.

The fabric of my growing up years was closely woven with the threads of love, prayers, parental guidance, Christian friends, and the influence and caring of First Baptist Church of Bloomfield, New Jersey. Mother and father were devout Christians-their highest desire was that their two daughters become Christians and followers of Jesus.

I matriculated at the women's college of Rutgers University, now called Douglass, and then transferred to a small school in Manhattan, Mills College of Education. This small specialized school, now known as the Bank Street School, prepared me for teaching children in the early childhood years. During the year I was teaching, I became sensitive to the fact that God was calling me into ministry. I enrolled as a graduate student at the Eastern Baptist Theological Seminary (EBTS) in the master's program.

Through the years with the Los Angeles Baptist City Mission Society there were many challenges, opportunities, and privileges. As time progressed, more responsibility became my portion. At the time of my retirement, I was the senior associate executive minister. Some have asked if I were an ordained minister. I am not—by choice. I was always of the conviction that ordination was not necessary for the fulfillment of my calling.

So, what does the "Dr." mean in the front of my name? In 1975, much to my surprise, a letter came from the then president of EBTS indicating that the board of trustees had voted to confer me with the honorary Doctor of Divinity—the first woman to be so honored by EBTS, a theological school of which I am very proud.

Making the gift of a lifetime

Leaving a gift from estate assets takes planning and careful consideration of the mission of an organization. To learn more about making the gift of a lifetime to MMBB, please contact Lisa Marie Gerondeau, director of fundraising, at lisa.gerondeau@mmbb.org or call (347) 931-6090. You can also visit mmbb.mylegacygift.org.

Percentage giving in your estate plans

Have you had difficulty deciding on a fixed amount to designate to a beloved organization when drafting your estate plans? When you designate a fixed amount to an organization, you may find yourself needing to revise that number as life circumstances change.

Fortunately, percentage giving eliminates this roadblock. When you designate a percentage of your estate, retirement account, life insurance policy, or donoradvised fund, you are less likely to have to redraft your plans.

Making a residual bequest from your estate

A residual bequest is paid after all other bequests and expenses from your estate have been paid. If you would like to make a residual bequest to MMBB, you can provide you estate attorney with the following language:

"I give to The Ministers and Missionaries Benefit Board of American Baptist Churches, a New York nonprofit corporation, or its successor. federal tax identification number: 13-1628182, all [or a portion/ percentage] of the rest, residue and remainder of my estate."

Percentage-based beneficiary designations

You can also designate an estate gift from retirement plan assets, life insurance, or a donor-advised fund. Simply request a copy of the change-of-beneficiary form from your provider and complete it, returning a copy to your plan administrator, insurance company, or sponsoring organization. To name MMBB as a beneficiary, use our full legal name and federal tax identification number:

"The Ministers and Missionaries Benefit Board of American Baptist Churches, a New York nonprofit corporation, or its successor, federal tax identification number: 13-1628182."

Whatever percentage you choose-from 1 to 100 percent-know that your generosity will contribute to our longstanding MMBB benevolence programs for members, the availability of CERTIFIED FINANCIAL PLANNERS[™] to assist our members in achieving longterm financial well-being, and financial education programs that place pastors, their families, and their congregations on the road to financial wellness.



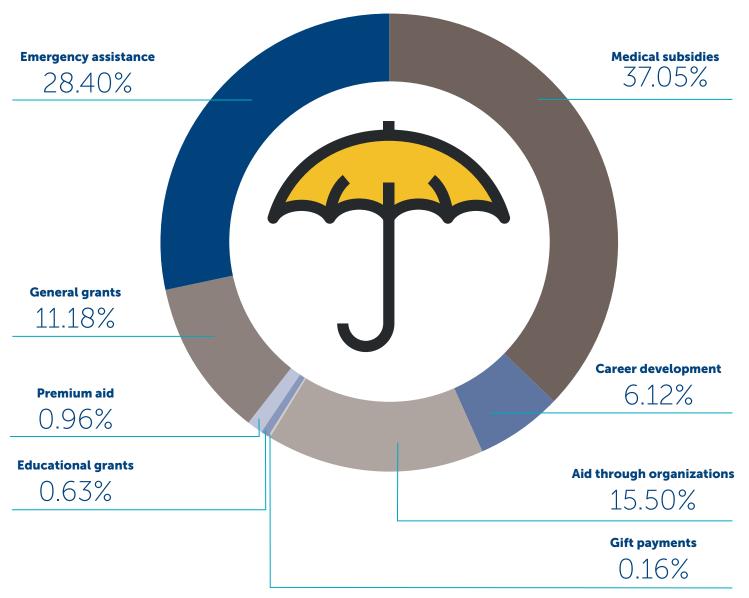


Our year of shared benevolence

In addition to gifts received from individual donors and foundations, MMBB draws on the MMBB endowment for non-contractual benevolence programs. These provide financial support either to members directly or to services that aid members, as well as promote financial well-being and/or help sustain financial wholeness through times of crises. No retirement plan assets are used to provide noncontractual benefits to MMBB members.

Our benevolence programs include: subsidies to American Baptist Churches of the USA Career Development Centers used by MMBB members; educational grants to unmarried, dependent children and widowed spouses of a member who dies while active in the MMBB Comprehensive Plan or is on disability; emergency financial assistance; and premium aid for those enrolled in the Comprehensive Plan.

Total 2019 benevolence program support to MMBB members in 2019: **\$2,780,264**



Empowerment through financial education

MMBB financial education programs provide educational support to members and non-members to help them improve their financial well-being. The following programs have been planned, launched, and sustained since 2015 through generous grants from Lilly Endowment Inc. and supplemental funds from the MMBB endowment, which has been funded and continues to grow through generous outright and legacy gifts from donors.



Lilly grants received in 2019: \$1,706,063

Supplemental support from the MMBB endowment in 2019: \$266,669

Strategic Pastoral Excellence Program

The Strategic Pastoral Excellence Program (SPEP) strengthens the personal and organizational financial skills of pastors who have been identified as key leaders of healthy congregations. The cohort-based model brings together pastors from diverse backgrounds, pastoral settings, ages, genders, ministry experiences, and geographic locations to set and achieve long-term financial goals.

Outcome: A cohort of pastors that completed the program in 2019 increased their scores on the Consumer Financial Protection Bureau "Financial Well-Being Questionnaire," with the average score showing a 14-percent increase compared with the start of the program.

Financial Wellness Programs

Financial Wellness Programs are 45- to 90-minute workshops on financial planning topics held at local, state, regional, and national denominational events, as well as preaching conferences. Programs address a range of financial topics at a high level.

Outcome: In 2019, our Financial Wellness Programs reached more than 130 congregations and 300 individuals both within and outside Baptist denominations.

The MMBB Financial Wellness Institute

The Financial Wellness Institute is a self-paced online learning curriculum to improve the financial literacy and wellness of pastoral leaders and lay staff. Launched in July 2020, the FWI extends the reach of basic financial literary to a broad audience.

Bridges: Colloquia for Cultivating Ministry

The Bridges program brings together seasoned pastors with younger pastors in a three-day event that nurtures relationships and mentorships, as well as fosters well-being through financial wellness and fellowship.

Outcome: In 2019, 102 pastoral leaders from 102 congregations convened in five affinity-based cohorts (the African American Leadership Conference, the Women Pastors Colloquium, the Latino/a Pastors Colloguium, the Asian Pastors Colloguium and the original Colloguium, established in 1985).



2019 *Heritage of Sharing* donors

Thank you to our generous donors who sustain our hallmark spirit of benevolence. For those who have given their Heritage of Sharing gift as a memorial or tribute, those they have remembered or recognized are listed below with their names in italics.

Memorial gifts

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