

Transcript

GuideStone – Mission Dignity

20.03: *“Providing Financial Dignity to Aging Servants”*

Andy Braams: Today on the podcast with me, I have Kyle Scott and Aaron Meraz, and they are with Mission Dignity, which is a really important part of GuideStone. And gentlemen, Kyle is the Operations Director and Aaron is...what was your title again?

Aaron Meraz: I’m the director. I’m over the whole thing. The director of Mission Dignity.

Andy Braams: So, gentlemen, just as we begin here if you would share a little bit about yourself, your role at GuideStone (specifically your role as a part of Mission Dignity), and then we’ll get into actually what Mission Dignity is, specifically.

Aaron Meraz: Okay. Well, my name is Aaron Meraz and I’m the Director of Mission Dignity. I’ve been director since 2019. I pastored for 20 years before this. And I was a professor for six years before coming into GuideStone and it’s just been an honor to help out our retired ministers and widows, [00:01:20] especially during these last few years. They’re just an amazing group of people. They really are.

Kyle Scott: Yeah, I’m Kyle Scott, the Operations Manager. I started about two years ago. Aaron hired me in December of 2019. So, I got about a good four months in the office before the world got turned upside down. But it’s been a blessing to serve as well. So where Aaron takes over kind of the vision of the department and the direction of the department, I help the team carry out that direction [and] vision on a day-to-day basis.

That involves everything from fundraising goals being accomplished to a recipient identification and program management, as well as overseeing some volunteer aspects that we’re trying to really ramp up. But it’s more day-to-day operations that I take care of whereas Aaron is more overall vision and direction of the department.

Andy Braams: Okay. Okay, great. Well, again, both of you are part of GuideStone and I want to touch just a moment on [00:02:20] GuideStone and I’ll let you all do that, because you know GuideStone better than I do. Many of our listeners will be retired pastors or workers within the Baptist system overall and probably have some connection with GuideStone. But for those that don’t, gentlemen, could you share just a hint of information about GuideStone before we dive directly into Mission Dignity?

Aaron Meraz: So let’s just start with Mission Dignity first, because I actually mentioned dignity as the original ministry assignment of GuideStone from all the way to today. We were considered the heart of GuideStone.

And so, of course, along the way, retirement and annuities were formed and then insurance and health insurance and life insurance, as well as property and casualty insurance for our churches. And then, of course, we, the capital management, is another part of GuideStone where we have the largest [00:03:20] values-based funds where anybody who wants to invest

in values-based funds can invest in our GuideStone funds. And so it's very extensive, but the heart of it is still Mission Dignity.

Andy Braams: Okay, so that's the heart, that was the core, how GuideStone got its start 100...and what, three years ago, right? At the time of the previous major pandemic that we've come to know about, right? But, what exactly is Mission Dignity? What was its purpose? Why did GuideStone begin with that premise?

Aaron Meraz: So Mission Dignity honors retired ministers, workers, and widows struggling to meet basic financial needs through advocacy and financial assistance.

And so, we are basically the arm of GuideStone that reaches out to the retired minister and the widow of the retired minister as well, [00:04:20] because we're making a commitment, not only to the minister, but also to his widow. We continue to provide the monthly grants and emergency grants or expense grants to take care of one-time needs.

And then we also give them a \$400 Christmas check every year. So, we'll get into all the finances of it, [but] it really is an extensive ministry and it's the heart of GuideStone. It's where everybody looks and says, "Man, this is the thing that I can get behind: taking care of widows taking care of retired ministers, giving double honor to them so that they might be able to provide be provided for and have the dignity that they deserve in their retirement years."

Andy Braams: Almost sounds biblical: "take care of widows..."

Aaron Meraz: We often say, "That's our strongest appeal: that it's biblical." And so that's the beauty of it. But Kyle can actually give you some [00:05:20] some of our guidelines and so on: who we help and so forth.

Kyle Scott: So when we get an application, when someone hears about our ministry and they think, "That sounds like me. I want to apply and see if I'll get accepted or get put on a Mission Dignity grant." We really look at four things. First, is age. So we look for people who were 65 years of age or older, that retirement age. That's pretty standard across the U.S. And then we look at years of service. They have to have 10 or more years of paid Southern Baptist service.

A lot of people when they hear Mission Dignity automatically think Pastor. We also help custodial personnel who've served in churches. We help secretaries who have served in churches, admin assistants. Really, if you've been a part of a Southern Baptist organization, entity, or church, and you've served 10 or more years and been paid for it, you will qualify based on that.

And then we look at income and assets. So for income, we look at their monthly income. For singles, it [00:06:20] really breaks down to about \$2,150 a month or less that they have to make. For couples it's about \$2,900 or less a month that they have to make.

And then for assets, we actually just raise the asset limit to match inflation standards over the past 20 years. And that really breaks down to about \$45,000 in liquid assets. So, we don't count houses or cars. If we did, no one would qualify. So we were really looking at checking accounts, savings accounts, any investments in retirement that they do have. And really, if you meet those requirements, those four eligibility requirements, you'll qualify outright. You'll start receiving that double honor that we so desperately want to give to people who have served their whole lives for the Lord and His church.

Aaron Meraz: And the beauty of it, in 2022, we're actually going to raise the amount of monthly grants from \$50 to \$100 or from 50 to \$150 a month, depending on if they're single or a couple.

[00:07:20] And now, they'll receive anywhere between \$275 to \$750 a month, depending on if they're a single or a couple and if they're just above poverty level or below poverty level. Those who are below poverty level and who have served the longest for 25 years and more they'll receive anywhere from \$550, if you're single, or \$750, if you're a couple.

And that's a very significant adjustment that we're making at the beginning of January 2022.

Andy Braams: Okay. Now, just for one clarification, Kyle, in what you were saying. You mentioned that if someone has served in various capacities, not just as Pastor or on pastoral staff, is that part-time as well, is that full-time only, just for clarification purposes?

Kyle Scott: Yeah. So when we say paid service, really, we recognize that not everyone gets a full-time salary. And so when we say paid, what we mean is if you've had to file a 1099 with the IRS, which the most [00:08:20] recent threshold for that is \$600 a year. So if you make that much in a capacity, in a Southern Baptist church, organization, or entity, you'll qualify based on that.

Aaron Meraz: Most of our recipients are ministers or widows of ministers. 60% of our recipients are widows. And then it's just an amazing thing. One out of four is a widow at the age of 85. We do have about seven that are a hundred years and older. One of those is still teaching Sunday school.

Andy Braams: Not paid service necessarily, but certainly still serving. That's wonderful.

Aaron Meraz: Well, there's no retirement in the ministry. And they don't consider themselves as retired. In fact, most of our people, they just see themselves as continuing the ministry that God is giving them and we're continuing to help them along. [00:09:20] For instance, there's one in Alabama, that's 82 years old and he's been in the same church for the last 30 years and been in the same area for the last 52 years. He said that he's outlived all of his deacons.

And then there's also the new deacons that are being ordained by him [that] he led to the Lord as they were teenagers. His church gives him a certain amount per month which is very little. And then we provide him and his wife, \$750 a month, well \$600 a month, beginning in

January of 2022, \$750 a month, so that he can continue to preach and do the things that he's doing even at the age of 83.

Andy Braams: Wow. That's a great ministry. So just to get a little bit practical, I know there's a little bit of theory, but you all have not only the numbers of helping people, but you know the stories, the numbers behind, you know, the numbers that you just gave, Kyle. [00:10:20] A part of this is helping people who don't have the resources during "retirement years" even though we don't retire, as you just mentioned, Aaron. But I don't want this to sound negatively, but why are many pastors unprepared for retirement? I mean, that could be taken negatively. I don't mean it that way, but just how would you answer the lack of preparation of many for retirement?

Aaron Meraz: So the thing that everybody needs to remember is that everybody in Mission Dignity, all 1900 households that we support, they each have their own story. So many, most of them were at small churches that couldn't provide enough, not only just for them to live on, but to put something back. And so, most of them were still in small churches and so on.

But we also have to remember that today, the average size church is still 77 people. And so 77, most of the time [00:11:20] cannot support a full-time pastor. And so, when people ask me, "How long is Mission Dignity going to be around?" I always say, "When Jesus comes," because the reality is that Jesus said, "The poor will always be among you."

That includes pastors and their widows, but every single one has a different story. I will say that most of our retired ministers and widows, that are supported by Mission Dignity, try to make it as long as I can on their own. The average age that they start receiving Mission Dignity service or assistance is 77.

So they try and make it as long as they can. However, one catastrophic illness, one very difficult life change and all of a sudden, they're in trouble. And so, they aren't able to provide for themselves at that point. Many of the times their [00:12:20] children just haven't done very much better than they have.

And so, it's just one of those things that it's unique to every single one, but it's very, very much needed because we've been around 103 years for a reason, and they still need that assistance in their declining years.

Andy Braams: So, with the money that they receive, you know, this podcast is primarily, at this point, [under] the organization Baptist Homes and Healthcare Ministries. [Baptist Homes] is beginning some different things, but most of them are based upon like a health care center-type of thing, a retirement village-type of thing, that kind of thing, just to give you that context. Is there any restrictions for use on the money? For instance, if hospice is the area in which this organization is moving [towards] now, is [00:13:20] there any restrictions on how they can use that money that comes from Mission Dignity?

Kyle Scott: Yeah, it depends on the type of grant. So, the monthly grant that is just a standard check every month, there are really no restrictions. It's to supplement their

income, to make sure that they can pay bills, buy medicine. And that's typically any thank you letter that we get that's typically what it lists out is, "I was able to buy groceries," "I didn't go hungry," things like that.

But then, we also have what we call an expense grant, which is for specific expenses. And this is really a workaround for us. If someone receives government assistance or additional income assistance, then we don't disqualify them from that, but we're still able to help. So we, through the expense grant, are able to pay for specific utilities, for specific home repairs, for auto repairs, things like that. There are restrictions on that specific grant, but for the monthly grant, not really. But like I said, it usually [00:14:20] goes to things like groceries or bills or medications or healthcare.

Andy Braams: Okay. Okay. So Aaron, you mentioned a moment ago that, you know, many pastors are in smaller churches and historically many of those who are 77 now would have pastored before the increase in wages that have happened over the last 40, 50 years for various reasons. What should a church know related to the retirement process to helping that pastor or that pastor's wife, as they are preparing for retirement or entering into retirement? What might you counsel churches to know?

Aaron Meraz: You know, having pastored, the biggest thing that my churches did for me was simply just put back something. I can honestly say that it's not always enough, [00:15:20] but we know that it's better to do something than nothing. And so if every single church that has a pastor, or even just a custodian or whatever, if they would just put back something for their for their pastor and their ministerial staff and their staff, it's better than doing nothing.

And the way the money works of course, is when you put something in at some point and, you know, two decades later, it's most likely doubled in value. And so, it's very important just to put back something. And that's where GuideStone really does help. Our retirement services are extraordinary. Our capital management investment services are extraordinary.

As you began to put back what you put into to your retirement, we [00:16:20] have the staff to help them make that money work so that it is there for you at a higher amount than what you've put in. And so it's just important to put back something; that's really the main thing.

Andy Braams: Okay. Okay. Well, I'm many years from retirement at this point, but let's say that I was getting closer or perhaps something happened to me. Let's say I was to pass away this week and my wife needed help in some way. What is the process for a pastor or somebody to contact Mission Dignity, to receive that help? Who should they contact? What is the process for contacting Mission Dignity?

Kyle Scott: Yeah. You can contact us one of three ways. The first way is obviously by e-mail. You can just email us at missiondignity@guidestone.org. It's as simple as that. And you can request an application. [00:17:20] You can tell us about your circumstances and our staff is extremely helpful and extremely compassionate. And so, you'll get an answer typically within 24 hours. And the other way to contact us is by mail. And you can address that to PO Box 819109...

Aaron Meraz: ...Dallas, Texas 75381.

Kyle Scott: Yes, sir. And you can just direct it to Mission Dignity that way it goes to our general department and we take care of that immediately.

And the last way is by phone. So, our toll-free number is 877-888-9409. And that'll connect you to our general line. And then it'll ask one of three options. And the one you'll want to press is option one, which is the assistance line. And that'll get you directly in contact with one of our staff, again, who are extremely dedicated to our recipients and who are extremely compassionate. [00:18:20] Those are the ways that you can get in contact with our recipients staff.

Aaron Meraz: I'll also say this, you know, having pastored, I know that we're givers. We're not takers. Our recipients are givers, they're not takers.

And so, you always have to get over that hump of whether or not I need assistance. And many times it's better for a fellow pastor or a DOM, or a family member to encourage that pastor or his widow to reach out to us, or simply go to our website at missiondignity.org and click on "Referral," [to] refer someone in need and give us their name and so that we can be able to reach out to them and we'll try our best to convince them to apply as well.

It's just one of those things that you have to overcome. [00:19:20] As I've said, they're givers and they're not takers. And so, they just have this idea of, you know, "God will take care of me," "[I am] content with what [I] have," but they don't understand that this is meant for them so that they can receive double honor, so that they can receive what they didn't receive during the years that they were in the ministry.

Andy Braams: That's very helpful. I love hearing about the website aspects of that. Somebody could refer them if they're not willing to do that themselves.

That's great. Well, as we begin to close a little bit in this interview, I really appreciate both of you taking the time to talk to us today. Is there anything else that I haven't asked that you would just like to share generally about Mission Dignity while you have the opportunity; either one of you?

Aaron Meraz: I would say some of the stories that we receive on a daily basis are just really incredible. We're talking about one that was [00:20:20] in Alabama [and] their plumbing and their septic system basically was caput. And so, the septic system was running underneath the house and really creating a real problem for them.

And so, they reached out to us and they asked us, "Can [you] help in some way?" We have up to \$3,000 per calendar year for a recipient to receive in extra assistance. And so, we reached out to the Etowah Baptist Association and the Alabama state Board of Missions and we all three partnered together to get this plumbing system fixed. We provided a certain amount, the Etowah Baptist Association provided a certain amount, and [the] Alabama state

Board [of] Missions provided a certain amount, and we were able to take care of their septic situation completely. [00:21:20]

They wrote back to us and we're just so thankful because they didn't have to, you know, do other things to take care of their needs. And so, those types of things go a long way. Another thing, we hear stories all the time. Another one was that just the fact that one lady continues to serve in her church nursery, where she holds the little children in her arms and sings the old hymns of the faith. And you know, she said, "I just couldn't be able to continue to go to church and have a dignified life if it wasn't for Mission Dignity."

And so those little stories go a long way. And they really are sweet people who just really need just a little bit of assistance so [00:22:20] that they can be able to do what they've been doing all their lives: serving the Lord.

Kyle Scott: Yeah. And I would add onto that; we get questions every now and then about how you can get involved with Mission Dignity. And there are really two ways. One of the ways is a volunteer program that we have called Mission Dignity Door Drop. And it's just a way for people in their specific areas, if they live close to a recipient we actually, first of all, make sure that the recipient is okay with us giving them their information. And it's really a way for that person in their area to bless that recipient with groceries and treats and things like that.

We did that last Thanksgiving and we cannot tell you how much it blessed our recipients, but also how much [it] has blessed the people who got to volunteer to do it, because they got to hear stories of God's faithfulness through our recipients. It was just an incredible opportunity for them to be reminded of the goodness of God through our recipients. [00:23:20]

And then, the other way is really giving to Mission Dignity. Up to 100% of all gifts that come into us go directly back into the pockets of our recipients. We don't take anything out for administrative costs or operational costs, and we're really only able to administer the program and give these grants because of the generosity of God's people.

We don't receive cooperative program funding. We are getting money from churches and individuals only. And so, the way that we perform the program, the way that we administer the program is, like I said, through the generosity of God's people.

Aaron Meraz: And you can go to missiondignity.org and click on the "Donate Today" button. You can also take out your phone and text "MD Sunday" to 41444, and that'll take you to a platform to give as well.

Andy Braams: Okay. "MD Sunday" for Mission Dignity Sunday?

Aaron Meraz: Correct.

Andy Braams: Okay. [00:24:20] Okay. "MD Sunday"; text that. And then what was the number again, Aaron, on that?

Aaron Meraz: 41444.

Andy Braams: 41444. Okay. Well, great. I'm sure that if time allowed for you, and obviously for our audience, you can share hundreds of stories that would be touching.

And perhaps somewhere down the line, we might be in contact again, just to get an update and to hear some more of those [stories] and to hear how God is continuing to use you all [in] the ministry of Mission Dignity at this time.

So as we close, though, my final question is always, how can our audience pray? We have several who are pray-ers in our audience. So how can our audience pray for you two specifically, for Mission Dignity more generally, or even more generally than that, perhaps GuideStone, at this time?

Aaron Meraz: You know, what I think [is] the major way that you can pray for Mission Dignity is that as we continue to reach out to [00:25:20] our retired ministers who may qualify for this, that they would be willing to receive. That's a big thing. And then, of course, on the other side, continue to pray that the Lord would provide more and more for us. As Kyle said, 100% of your gifts go directly to our retired ministers and widows.

So the more that comes in, the more that's given out. And so just pray for those two things.

Andy Braams: Okay, Kyle, did you have anything to add to that at all?

Kyle Scott: No. I think Aaron hit it all.

Andy Braams: Okay. Well, again, Kyle and Aaron, I greatly appreciate you joining us today on the *Biblical Perspectives on Aging* podcast and ask that God would bless your ministry, that as people are praying for, for these specific items, but just in general that God would bless Mission Dignity as they seek to bless others as well.

So, gentlemen, you have a great rest of your day and [00:26:20] God blessings [on] you.

Aaron Meraz/Kyle Scott: God bless you. We appreciate you.