Program enables retired ministers, widows to live with dignity

June 12, 2009

DALLAS—While many churches to-day recognize the need to provide for ministers' retirement, that wasn't always the case.

Ministers and their widows who are trying to make ends meet on Social Security look to the Southern Baptist Convention's GuideStone Financial Resources to help bridge the gap between their income and their needs through the Mission: Dignity program.

More than 2,100 households received monthly assistance from Mission: Dignity, said John Ambra, overseer of the program. Two-thirds of the recipients are widows of ministers. Currently, 291 of those receiving monthly checks live in Texas.

Funds are provided almost entirely through the gifts of individuals, groups, Sunday school classes and churches. The program once received about \$1.5 million each year from the Cooperative Program, but that has not been the case since 2007.

Ambra and his staff do more than mail checks; they visit in the homes of recipients and spend time on the telephone just talking.

"It's a ministry. ... It's not just about dollars and cents. These people have become family to me, and it transcends just a check being sent. They've become very dear friends," he said.

Norma Friend



Norma Friend was brought up in church, but her husband, Ed, was not. At age 27, however, he came to saving faith in Jesus Christ, and at age 29 felt a call to be a pastor.

The small churches he served in Arkansas, Louisiana and Texas couldn't afford to pay him much, and the Friends were able to put little aside for retirement.

When his declining health forced him to retire from the ministry, the Friends settled into a mobile home near Grangerland.

The little bit he received from a small retirement annuity and their Social Security wasn't paying their expenses. So, his wife encouraged him to check into what was then called the Annuity Board's Adopt-an-Annuitant program.

"He said that it wasn't for us. It was for people who didn't get anything, and we were getting a little bit," she recalled. After her continued encouragement, he finally applied and initially was declined.

His health continued to worsen, however. One day, another letter came from the Annuity Board.

"I was so excited, I took it out and read it," she said. "I ran the rest of the way into the house and said, 'Honey, God is taking care of us.' And he read

it, and he was so excited," Mrs. Friend remembered.

He died before the first check arrived, but "he had the joy of knowing it was coming," she said, beaming.

The stipend was a tremendous lift for them, she added.

"It was like this beautiful light shining in the dark night. I think I felt like the wise men felt when they saw the star the night the Lord Jesus was born. It was big and beautiful, and it attracted them and it was magnetic, and it drew them.

"That's the way I felt about the Annuity Board and the way I feel about GuideStone and the people who donate to the annuitant program," she said.

"The discouraged and lonely feeling I had experienced was swept away through God's love flowing through Southern Baptist churches and individuals. It is a part of God's provision for taking care of me."

Bud and Pauline Peters

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Bud and Pauline Peters of Tyler, Texas, reminisce about his early days as a pastor. The Southern Baptist GuideStone Financial Resources' Mission:Dignity program is helping retired ministers bridge the gap between their income and their needs.

Bud Peters surrendered to a call to ministry at age 35 at a Brotherhood meeting, and he preached his first sermon the next Wednesday night using the pastor's Bible.

"I didn't own a Bible—just a piece of the New Testament," he confessed.

That first sermon came from John 21—"cast your net on the right side of the boat," Peters recalled. In the next few weeks, he was called on to preach on several occasions, generally with no warning.

"And so my first five sermons were from John 21," he said with a laugh.

After his call to ministry, the opportunities to share were numerous. "I was preaching somewhere every Sunday. The doors just opened," Peters recalled from his home outside Chapel Hill in East Texas.

After the pastor at Copeland Baptist Church near Whitehouse was killed in an accident, the congregation—all nine of them—called him to be their pastor. His salary was \$10 a week.

His secular job brought in \$37.50 a week, so he gave the \$10 a week back to the church as his tithe.

"All the churches I pastored have been small churches that have really not been able to afford a pastor," Peters said.

While he served joyfully, he acknowledges it was financially difficult.

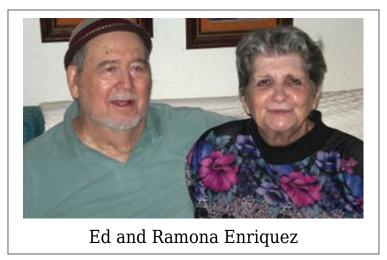
One time, the church could not afford to pay him. So, instead, a deacon invited the family over for a chicken dinner. When Peters asked why they didn't give him the chicken so he could have had the eggs from it, the deacon told him: "Preacher, you're poor like the rest of us. You couldn't have afforded to feed it."

Needless to say, Peters was not able to set aside much for retirement.

"Without Mis-sion: Dignity, I do not know what we would have done. ... It's really the difference between eating and not eating—having medication and not having medication," he said.

"The assistance they give us, they give us in the name of Jesus. I know that because it is given in love."

Ed and Ramona Enriquez



Ed Enriquez's first congregation was his largest—covering about eight miles, he said with a laugh.

Enriquez was enlisted to minister in five camps where Mexican farm workers lived. The Mexicans were hired to work the fields by the U.S. government during World War II. He preached five sermons each Sunday as he was driven to five workers' camps near Fort Hancock. At the time, he was just a teenager himself, attending the Mexican Baptist Seminary in El Paso and taking the train each week to Fort Hancock.

"The people brought their chairs, and I had a congregation ready made," he recalled. For those five sermons he preached each week for six years, he received \$22 a week.

He preached 60 years, primarily to poor Hispanic immigrants in Texas and New Mexico.

The largest church he served was Primera Iglesia Bautista in San Antonio from 1963 to 1966.

During most of his ministry, he served as a missionary with the Southern Baptist Home Mission Board. All his congregations had a common trait, he said. "They did not have enough money to pay a pastor with sufficient funds."

While Enriquez remembers those years of ministry with great clarity and emotion, Alzheimer's disease has robbed him of his recent memories. His wife, Ramona, however, knows just what an asset Mission: Dignity is in their lives.

She recalled one of her husband's preaching engagements—after his official retirement.

Enriquez had been asked to preach at a church less than 20 miles from his home in Mesquite, but he did not have enough gasoline for a roundtrip. He finally decided he had enough gas to get there, and he would use the honorarium to buy gas to return home. But the church did not give him anything, and he ran out of gas before he made it home.

He sat by the side of the road for a long time praying, and then the car "just made it home on fumes," she recalled.

A short time later, they were accepted into the Mission: Dignity program. "I knew right away that was for the ministry," Mrs. Enriquez said. The money was set aside to make sure Enriquez had the gas he needed to travel to preaching points.

Now that his health has deteriorated, the money allows them to pay for medications they could not afford otherwise.

GuideStone has asked churches to support the Mission: Dignity fund with a designated offering June 28. For promotional materials or other information, call (888) 984-8433.