



THE BAPTIST FOUNDATION OF OKLAHOMA

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# GENEROSITY

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*Spring 2016*

HISTORIC CHURCH  
OVERCOMES THE ODDS TO  
SERVE ITS COMMUNITY

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MINISTRY HIGHLIGHT



## GENEROSITY Spring 2016

A magazine for clients and stakeholders who support The Baptist Foundation of Oklahoma's mission to promote charitable planned giving and provide financial management for the gifts that strengthen Southern Baptist ministries.

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*"...through us your generosity will result in thanksgiving to God."*

II Corinthians 9:11



## LETTER FROM THE PRESIDENT

Three years ago we began our 25x25 initiative – a goal of distributing \$25 million annually to ministries by 2025. This long-term objective has proven to be equally challenging and rewarding. Each year God's abundance has overflowed through faithful donors, like you. Your generosity has helped us exceed our annual milestones and has pushed us closer to achieving 25x25.

This year was no different. In 2015, we exceeded our annual milestone of \$17.09 million by distributing \$22.22 million to Kingdom ministries. We are continuously amazed at the handiwork of our mighty God and the generosity of our donors.

Each year of this journey has held exciting endeavors, like our branding study in 2014 that gave us a better understanding of our clients' needs. Since then, we have strived to do less, better – meaning we have simplified procedures and services to better accommodate our clients and beneficiaries.

This new perspective led us to create an online estate planning tool titled Planning with the Pattersons. We live in a technology-driven world where customers desire the ability to conduct business on-the-go. Our new online tool gives clients a convenient option to work at their own pace, whenever their busy schedules allow, in the comfort of their own home. The tool also features five resource videos of the Pattersons – a fictional, animated, multi-generational family – which guides clients through each section.

We launched Planning with the Pattersons towards the end of 2015 and have been pleased with the number of new clients who have not only started their plan online but finished it as well. In this issue of Generosity you'll hear from one of those families, the Franks, who recently completed their plan entirely online!

Thank you for your continued engagement with the Foundation, and I encourage you to pursue planning for your family's future with an estate plan. If you have already taken this important step, please feel free to share our tool with your peers. Your work with the Foundation is changing lives in Oklahoma, throughout our nation and around the world.

A handwritten signature in black ink that reads "Robert K. Kellogg". The signature is fluid and cursive, with the first name "Robert" and last name "Kellogg" clearly legible.

Robert Kellogg, President & CEO



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# CHURCH BUILDING LOANS & FUNDS MANAGEMENT

## NEW INVESTMENT OPTIONS AVAILABLE TO MINISTRIES

*by Jerry Vaughan*

During the Foundation's October 2015 Board of Director's meeting, there were some important changes made to the Foundation's Church Funds Management program. This investment program, designed for Southern Baptist entities that have discretionary funds to invest, is changing its name to Ministry Funds Management. We feel this is a more descriptive term for not only the ministry doing the investing, but for how the Foundation uses these investments.

The funds invested by churches and other Southern Baptist organizations come from the operation of their ministries and is money that has been given for ministry purposes. The Foundation then takes these funds and invests them in the ministries of other Southern Baptist organizations through our Church Building Loan program, a program that has made over 1,500 loans totaling more than \$376 million since 1953.

**1,500 LOANS  
+ \$376 MILLION**  
since 1953



**\$28 MILLION**  
is directly invested  
in loans to churches

In fact, more than \$28 million of the current Ministry Funds Management portfolio is directly invested in loans to churches in nine states, predominantly in Oklahoma, through CBL Term Investments. These are time deposits that range from one month to two years in duration. To the current investment options available through CBL Term Investments we're adding a Three-Year and a Five-Year option. The Foundation has typically paid above-market interest rates on CBL Term Investments and the Three and Five Year options will be no different. With these additions, the Foundation will now offer a full range of time deposit options for our investment clients.

But, we also recognize that there may be those investors who would like to keep their funds as readily accessible as possible. That is why we are proud to introduce the new Enhanced Cash Fund. Not only will investors in this fund have daily access to their funds, they'll receive interest on their deposits as well.

As always, opening a Ministry Funds Management account is very simple. You can access the necessary documents and view current rates on our website at [bfok.org](http://bfok.org).

Call 800.949.9988 ext 4269 or email [jvaughan@bfok.org](mailto:jvaughan@bfok.org) to receive additional information.



Jerry is Senior Vice President, Chief Lending Officer for The Baptist Foundation of Oklahoma. He has been with the Foundation since 2000. He and his wife, Tricia, have two children. Lauren is a missionary with the IMB and Britt works and lives in the Los Angeles area. They attend Quail Springs Baptist Church, OKC.

# LEGACY PARTNERSHIP EVERGREEN BAPTIST CHURCH



Evergreen Baptist Church is a young church in South Tulsa that has been serving the surrounding community for the past 16 years. Michael Gabbert helped plant the church in 1999, and soon after transitioned to pastor.

On top of being a church planter and pastor, Gabbert has also served as a trustee at Oklahoma Baptist University. For 10+ years, he helped in the University Advancement department, which focuses on fundraising and financial planning. Gabbert grew familiar with endowments while serving in this capacity, and became interested in creating one for his church.

While researching the idea, he discovered the Legacy Partnership program offered by The Baptist Foundation of Oklahoma. After meeting with a Foundation representative, Evergreen Baptist Church created their endowment earlier this year.

A Legacy Partnership is an endowment that provides for the long-term financial needs of a church. The endowment is created by an initial contribution of \$10,000 or more. Over time, the fund grows through investment returns and a concentrated effort to promote planned giving within the congregation. Each January, the fund provides an annual distribution to be used as the church sees fit. The principal is never distributed; only the income is distributed.

Evergreen originally planned to fund the endowment with money that had been set aside, but God had a different plan. Right before Evergreen created their fund, a faithful member

of the church passed away. Her children contacted Pastor Gabbert and expressed that they wanted to give a portion of their mother's estate to Evergreen. After meeting to discuss gift options, the children were thrilled to provide the initial contribution for the Evergreen Legacy Fund in honor of their mother.

"When God decides to do something, He provides the resources," Gabbert said. "He's continued to do something dramatic almost every single time we expand, and I love it when He puts a story on it that's worth telling again."

The Evergreen Legacy Fund will be used for non-budgeted items that pop up during the year. "In church life," Gabbert explained, "you do budgets around September, and by the next September you have things in front of you that you'd like to do, that you never could have seen 12 months before." The endowment distribution will be a solution to this problem and allow them to fund those out-of-the-ordinary ministry opportunities.

Pastor Gabbert encourages other churches to consider this partnership because of the lasting impact that it creates. "It's like the illustration of Abraham planting the tree that grows so slowly that he'll never be able to sit under the shade of it. It's about planting a tree for people who aren't here yet. Legacy giving plays into that sense of being a part of something larger than my life. It communicates that you fully expect this church to be alive and making a difference for a long time."

If your church is interested in the Legacy Partnership contact, Dan Allen at 1.800.949.9988 ext. 2936 or [dallen@bfok.org](mailto:dallen@bfok.org).



# DONOR RELATIONS

# DONATING MINERAL INTERESTS

by Dan Allen



Mineral interests may be an asset you have not yet considered for creating a charitable gift.

### ***First things first - What is a mineral interest?***

In a nutshell, a mineral interest is the right to exploit, mine, or produce minerals lying beneath the surface of a property. Minerals subject to ownership include oil, gas, coal, iron ore, sulfur, and precious metals. The owner of a mineral interest often does not own the surface land, but their ownership of the sub-surface minerals is an interest in real property. Once extracted, the minerals become personal property.

### ***How does donating mineral interests work?***

“Non-participating” mineral royalty interests and “net profit” mineral interests are ideal assets for donation. Once in production, these interests will generate income that can be distributed to the donor’s chosen ministry.

Because of the intricacies associated with gifts of mineral interests and the potential for unintended environmental or other liability, the Foundation has a Gift Acceptance Policy for gifts of mineral interests. It performs due diligence on the interests by gathering relevant information from clients, including property surveys, lease agreements, environmental evaluations, and so forth. In addition, the management and administration of a client’s mineral interests may require knowledge and expertise from outside consultants.

At this time, gifts of working or operating mineral interests cannot be accepted by the Foundation because of the liability and tax consequences associated with those interests.

### ***What are the tax benefits?***

Consider donating your mineral interests to the Foundation. You can claim a charitable deduction for the fair market value of the interests. You must have owned them for more than one year, and they must be the type for which a charitable deduction is allowed by federal tax law.

### ***How do I know if this gift is right for me?***

A gift of mineral interests may be right for you if...

- You own non-working mineral interests that you want to use to support ministries of your choice through the Foundation.
- You want to make a gift that has the potential to create a long-term revenue stream for ministries.
- You want to make a gift of property, but want to continue using and enjoying the property’s mineral and surface interests for the duration of your life.

To learn more about donating your mineral rights, contact Dan Allen at 1.800.949.9988 ext. 2936 or [dallen@bfok.org](mailto:dallen@bfok.org).



Dan is Senior Vice President, Chief Development Officer for The Baptist Foundation of Oklahoma. He has been with the Foundation since 1997. He and his wife, Janna, have a teenage son, Drew. They attend First Baptist Church of Jenks.

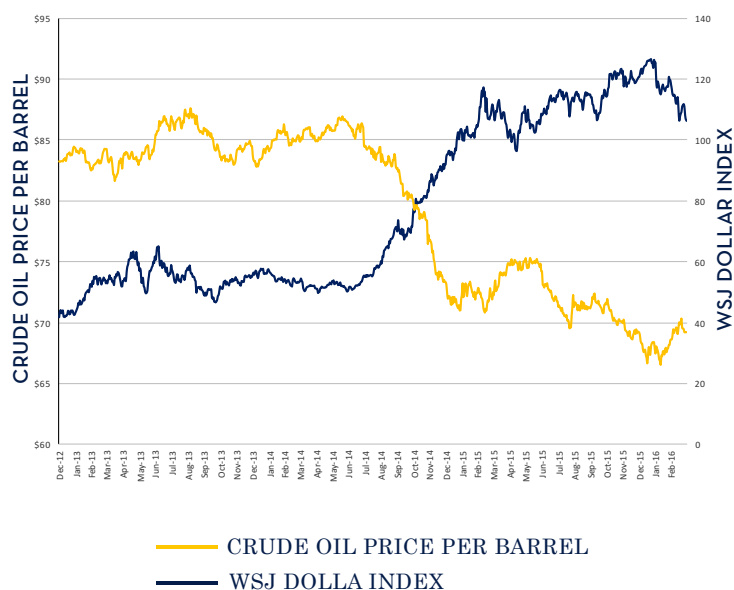
# INVESTMENTS MARKET REPORT

by David Depuy

As you have undoubtedly noticed, the past year or two have been very difficult to generate positive returns from an investment portfolio. In 2015, the US stock markets posted a subpar gain with the S&P 500 Index positive just 1.4 percent. The MSCI EAFE, an international market index, ended the year negative 0.8 percent while the MSCI EM, an emerging market index, lost 14.9 percent. The Barclay's Aggregate Bond Index finished positive 0.5 percent.

The theme for the past year actually began in the third quarter of 2014 when the price of oil began its steep decline which continued to fall through all of 2015. The price of oil dropped 53 percent in 2014 and an additional 30 percent in 2015. This fall in price was exaggerated by the increase in the value of the US dollar relative to other currencies. Because oil is priced in US dollars, our price decline was much more severe than in other countries. The dollar increased in value by 18 percent in 2014 and an additional 9 percent in 2015.

## CRUDE OIL PRICE VS. WSJ DOLLAR INDEX



The new year initially began with very deep declines in stock prices of almost 10 percent as fears increased of a potential economic slowdown. However, those fears were later subdued as consumer spending reports released in the first quarter showed a slight increase. The housing market also picked up as February saw an increase in homes sold, reaching a seven month high. In addition, the estimated Gross Domestic Product growth rate for 2015 is positive 2.4 percent, higher than originally estimated. With the confirmation of a growing economy, the markets saw an amazing reversal recovering all of the losses year-to-date.

Heading into the remainder of 2016, we believe that the US economy will continue its slow but steady improvement even amid current global issues of slow growth and low oil prices. Though it is still not yet performing as many would like, it seems to be in much better shape than many of our global competitors as indicated by the strength of the US dollar.

Despite the subpar returns seen in the public markets, the Foundation's portfolio continues to perform well with returns of negative 1.74, positive 4.86 and 4.01 percent net of all manager fees and expenses for the trailing one year, three years, and five years respectively. This compares to the portfolio's passive benchmark of negative 3.89, positive 3.27, and 3.63 percent over the same time periods. In addition, the risk in the portfolio, as measured by standard deviation, continues to be less than 65 percent of the passive benchmark over the trailing five years.

If you have any questions about Foundation investments, please contact David Depuy at **1.800.949.9988 ext. 4222** or **ddepuy@bfok.org**.



David is Senior Vice President, Chief Investment Officer for The Baptist Foundation of Oklahoma. He has been with the Foundation since 1996. He and his wife, Andrea, have two children, Ryan and Cassidy. They attend Immanuel Baptist Church in Shawnee.



## AN ONLINE ESTATE PLANNING TESTIMONIAL

# PLANNING WITH THE FRANKS

**M**Meet the Franks! Joel is a teacher and football coach in El Reno, Oklahoma. His wife, Kim, previously served as lead nurse for Good Shepherd Ministries. She just recently stepped down from that position to begin Physician Assistant school as part of OCU's inaugural class. The Franks currently do not have children, only their pet boxer, Berkely.

Joel and Kim just completed their estate plan through the Foundation's interactive, online estate planning tool. Below they share about that experience and why they chose to work with the Foundation.

### ***Please describe your online estate planning experience.***

We were told by Mike Romero, a member of our church who works at the Foundation, that we were all invited to be a part of the test group for the online estate planning tool. It was something that we had honestly never thought about needing to do and most likely would not have done for a very long time.

He explained both the importance of having a plan in place and how it was never too early to get started.

We gave it a try and it was a really awesome and surprisingly easy experience. Each segment of planning begins with a short instructional video of the Pattersons and the section you will soon be walking through. Then through a series of questions and options you walk through your entire estate plan. The whole process was very smooth and once complete, we were contacted shortly after by a representative of the Foundation.

### ***Share what you most enjoyed about Planning with the Pattersons.***

The Planning with the Pattersons videos helped us to understand the significance of the questions we were answering. It put it in a simple-to-understand presentation that though they were just animated characters, we too



wanted to have our will planned out. We wanted to take care of our future family and be able to financially make a long-term impact for the organizations we care most about just like the Pattersons.

***What does having an estate plan mean for you and your family?***

It gives us a peace of mind knowing that when we do begin our family, if something should happen to Kim or me, our kids will be taken care of – that there will not be any confusion or difficulty in having them taken care of. Also, as we build our estate we now know that our material possessions can also have a lasting impact as we commit to give what we leave behind to support the organizations that we believe are making an eternal impact.

***What would you like other families to know about having a will for their families?***

I would say for younger couples it is a great idea to do now, rather than later when it might be too late. Doing it is very easy and convenient and there will be great benefit. To anyone else I would say, it's kind of like having insurance, there seems no need for it until something really does happen.

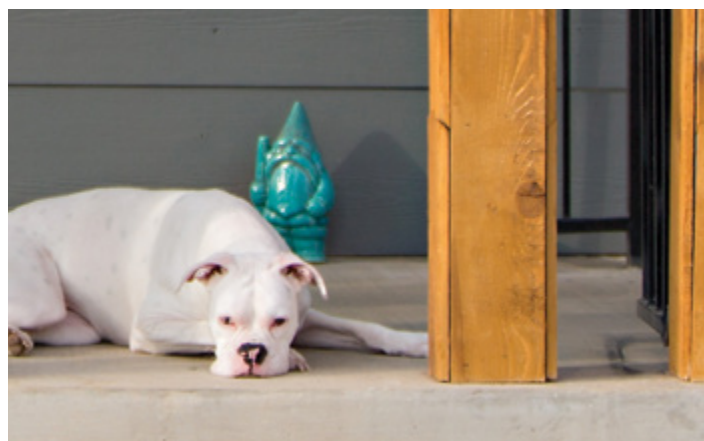
***What charities did you decide to give to and why?***

We gave the majority to our church, Council Road Baptist. Our church supports many ministries and is constantly giving to missions, whether globally or locally. We trust that they will use the money wisely and for an awesome impact for the Kingdom. We also gave to the Cooperative Program. We believe that there is a great deal done by the Southern Baptist Convention, and we want to help with our financial giving as well.

***Was the legal fee reimbursement an important part of your decision?***

Yes, it did sway us into doing it. Being a teacher and having my wife in school, we would not financially have the funds to be able to do this, so we would probably not have taken part in estate planning until much later. Having this taken care of did free us up to proceed now.

| To begin your estate plan online, visit [bfok.org/plan](https://bfok.org/plan).



## MINISTRY HIGHLIGHT

# HISTORIC CHURCH OVERCOMES THE ODDS TO SERVE ITS COMMUNITY



Trinity Baptist Church is located in Northwest Oklahoma City, an area that is slowly being revitalized. Much like its community, the church itself has seen times of plenty and times of wanting. As Scripture predicts in Ecclesiastes, “There is a time for everything,” and Trinity has experienced many seasons.

Pastor Tobin Jackson and Church Administrator Kyle Duncan see this time as a time of growth for their church. God has given them and their faithful congregation a vision for Trinity’s ministry and a burden for the community. And slowly, step-by-step, they are relying on Him to bring them into a season of harvest and prosperity.

Sitting and listening to Tobin and Kyle laugh and share stories of their church, one can’t help but want to hear every detail of Trinity’s rich history. From floods to fires, 3,000 members to 30, and everything in between, Trinity Baptist Church has withstood a century’s worth of events. As a missional church

plant from First Baptist Church in Oklahoma City, Trinity began with 37 charter members in 1911. The land on which Trinity was built, and still stands, was secured and deeded in 1907 before statehood.

At that time, NW 23rd Street was the furthest street north in Oklahoma City. Beyond NW 23rd was rural farmland. Trinity received criticism for building a church in such an undeveloped area. But, they remained faithful and soon the 37 charter members grew to 3,000 members.

Dr. Robert Scales became pastor in 1952, and served the church until he retired in 1977. This was a season of prosperity for Trinity. During this time they were able to add an education building to their campus and developed an incredible bus ministry that reached the growing community.

“They went out to bring people in,” Tobin recounts about that period in Trinity’s history.





Unfortunately, the season following Dr. Scales' retirement brought hardship and trials for the congregation. The neighborhood around NW 23rd Street had started to decline and families began moving away. There were 1,000 members that remained after Dr. Scales' departure in 1977, and over the next 20 years that number dropped to 150.

Like most churches, Trinity experienced leadership issues and multiple pastors until 1998. At this point, Trinity called Pastor Jim Pittman to the church. Pittman was instrumental in the start of Trinity International.

Trinity International was formed in response to the diverse culture that had formed in the neighborhood. He wanted Trinity to be a church of the world as a whole. It was during this time that Trinity began hosting services for the different international people groups that had settled in the area. Three of those congregations still meet on a weekly basis: the Laotian/Thai, Zomi Burmese, and Chinese. While Trinity International still remains a fixture in the community today, it did not become the catalyst for large-scale growth that Pastor Pittman thought it would.

When he left in 2007, the church had the same number of members as it had when he came. After another pastor who succeeded Pittman, Trinity was down to its lowest number since inception. Tobin calls this group "The Remnant." The Remnant consisted of 30 dedicated members that had decided it wasn't time to give up on the church.

*"They believed God was not finished with Trinity."*

Trinity was in both financial and emotional distress. With no money to keep the building open, it had been mostly shut down except for the worship space.

The faithful remnant had multiple opportunities to walk away. But they didn't. They remained hopeful and waited on the Lord, trusting that He was not finished with Trinity.

During this time, Trinity relied on interim pastors to lead on Sunday mornings. One of those Sundays, Tobin, who had been helping with Trinity's youth ministry, was asked to preach.



“God just zapped me. I thought I was going to walk into this place where people would be like, ‘woe is me,’ wringing their hands but it was the exact opposite,” Tobin recalls.

Tobin knew that Trinity did not have the funds to pay a full time pastor. They were barely keeping their doors open. But that didn’t stop God from calling him there. Shortly after that Sunday, he came in view of a call. The funds that had been non-existent came in one fell swoop and they were able to secure two full years of Tobin’s salary.

“God confirmed in my heart that this was a step I needed to take,” Tobin said.

The next few years held many unexpected trials for Trinity and its new pastor. In 2009, an ice storm compromised the main worship center’s roof, which allowed water to soak through. The plaster began to loosen, making the ceiling unstable, and eventually the building was condemned.

After four and a half years of insurance dealings, they finally reached an insurance settlement in Trinity’s favor. In June of 2014, after securing insurance money and a church building loan through The Baptist Foundation of Oklahoma, Trinity began renovating their main worship building.

Once that financial hurdle had been overcome, Tobin felt the need to begin looking for a church administrator for Trinity.

At the time, Kyle was working at First Baptist Church in Moore, Oklahoma, and as a friend of Tobin’s son, he had become familiar with Trinity during the early stages of the renovation. One afternoon while working with Tobin at Trinity, Kyle felt God calling him to the church.

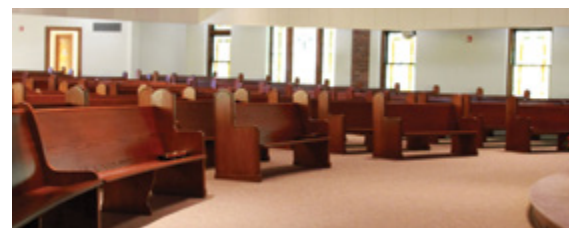
“Tobin started asking me if I knew any young, administrative guys that could possibly work for Trinity, and I knew he was describing me. It only took me about a month to know. When I asked my wife if I was crazy and she said no, [that’s when] I knew,” Kyle laughs.

Just as Trinity did not have the financial means to pay a full-time pastor, they definitely did not have the means to pay a full-time administrator. But as the rest of the story goes, God provides.

“It’s either the Lord, or it’s nothing,” Kyle stated.

Time and time again, unlikely and devastating events struck Trinity. But each time, the Lord was faithful to provide for their needs.

Together, Tobin and Kyle are finding ways to engage this new community they’ve inherited. And that community is as diverse as it comes. On any given Sunday at Trinity, you will find an unexpected mix of people ranging from very recent homeless people, to recently sober addicts, to upper middle-class couples.





“We call it a slice of Heaven. It’s the covenant community,” Tobin says. “Only God could put this group of people together, and what I love most about it is that it represents our community.”

Trinity welcomes all groups of people in the surrounding community. The church has a partnership with Oklahoma City University and St. Luke’s United Methodist Church to provide a location for their unique venture organization, El Sistema. El Sistema is an after-school program serving over 200 public school children with an ensemble-based music program so that they can learn about and share the love of music. Every day of the week, children involved in El Sistema practice music inside the walls of Trinity Baptist Church.

Trinity also is able to partner with St. Luke’s for the church to run a daycare in Trinity’s lower level building. This partnership along with El Sistema has helped Trinity to open its doors to those it may never have the opportunity to interact with.

“We don’t chase church people. We chase ‘the-least-of-these’ people. If we set an environment where these people are comfortable, then they will come and so will the ‘church’ people,” Tobin explained.

Look for big things from Trinity in the coming months. The church has plans in place for an expanded food pantry ministry. The church is already serving the community in this way but its capacity is limited. The food pantry will be in one of two buildings owned by the church that face directly north. The other building is being renovated as a coffee shop and will be open to the local community.

You can support Trinity Baptist Church by giving through the Foundation.  
Give us a call at **1.800.949.9988** to learn more.





INTERNATIONAL MISSION BOARD  
**CHURCHES IN PANAMA, COLOMBIA WORK  
TOGETHER TO REACH THEIR OWN PEOPLE**

*by Laura Fielding*





Mobilizing, training and sending two indigenous Panamanian Christians to share the gospel with their own unreached peoples in Colombia was made possible only by God's grace and the teamwork of International Mission Board (IMB) missionaries and churches in Panama, Colombia and the U.S., including Oklahoma.

The two Panamanian missionaries are Chango and Limber from the Emberá people group, which has a population in both Panama and Colombia. In Panama, the Emberá have a significant number of Christians and churches, but in neighboring Colombia many Emberá have never even heard the name of Jesus Christ.

Chango and Limber spent three months in Colombia, working alongside two indigenous Colombian believers. Together they traveled to Emberá villages, sharing the gospel through Bible storying and evangelistic films and teaching literacy using the Bible. Because of their faithfulness, 27 people accepted Christ as their Savior.

Limber is thankful for the help and support he and Chango received from IMB missionaries and local Christians. "There were many people involved in our trip to Colombia," he said. "We were not alone; many people helped."

One IMB missionary who played a key role in their work is Kenny Morris. Two years ago Morris and his wife, Cheryl, who have served in Panama for about seven years, became part of an IMB missionary team focused on taking the gospel to unreached, indigenous people groups in Central and South America.

ALL PHOTOS HAVE BEEN PROVIDED BY IMB.

**HOLDING THE CHILDREN** (opposite page) Missionary Kenny Morris sits with a couple's grandchildren while he and his wife, Cheryl, meet with the indigenous couple in a village in Panama.

"My job is helping mobilize our [indigenous] believers [in Panama] who have a call from God to reach their own people back over into Colombia with the gospel," Morris said. Before Morris began serving among Panama's indigenous, he worked with Latin Panamanian churches. But God kept putting indigenous people in his path. Now Morris understands why: In his new work of mobilizing the indigenous for missions, he also mobilizes Latin Panamanian churches to support indigenous missionaries through prayer and financial gifts.

That job is more complicated than it might sound.

Historically, Latinos in this region often have marginalized the indigenous, treating them as "the bottom rung of the ladder socially. They're largely ignored," said Brian Massey, a veteran missionary in Colombia who serves as a strategy leader for IMB work among unreached people groups in western South America.

"It is not going to change overnight," he said, adding that the indigenous in Latin America have been oppressed for hundreds of years. But he has seen Colombian Baptists realizing there is a great need for the gospel among the indigenous and that some indigenous believers are ready to participate in the Great Commission.

*"They're not only seen as just the mission field, but they're also being seen as part of the mission force," Massey said.*

**FRESH COCONUT** (opposite page) Raquel's parents scrape pieces of coconut at their home in an indigenous Emberá village in Panama, to the delight of tropical birds who sift through the coconut shavings.



In fact, seven Latin Panamanian churches took up offerings to help send these two indigenous missionaries to Colombia. “The sacrifice of the churches to be able to send these guys had been incredible,” Morris said. “We’ve seen churches, poor people ... [who] were willing to give to a cause that they felt was worthy because they wanted to see people who have never heard the gospel hear the gospel, and they were willing to give sacrificially.”

The Emberá churches in Panama also supported Chango and Limber by helping take care of their families during their absence, providing food and clothing. Limber has a wife and seven daughters, and Chango a wife and four children. Morris’ home church, Mount Freedom Baptist Church in Wilmore, Kentucky, raised more than \$1,000 through their

Vacation Bible School missions offering to help support the missions mobilization of the indigenous.

Prayer also has been an important part of this work. Morris and Massey send monthly prayer requests to their home churches in the U.S. and to prayer networks in Panama and Colombia.

“We see [prayer] as being so, so vital to what’s being done,” Massey said.

Several churches in the U.S., such as Crestview Baptist Church in Oklahoma City, have been partnering with the Morris for years, specifically among the Emberá. They send teams to help teach storying and minister among the people.

**DAILY CHORES** An Emberá woman walks home after washing clothes in a river in Panama.

**PRAYER SUPPORT** IMB missionaries Kenny and Cheryl Morris (left) pray with Emberá believers Limber and Sixta in Panama.

**TEAM EFFORT** IMB missionary Kenny Morris depends on missions partnerships such as the one he has with Crestview Baptist Church in Oklahoma City and its missions minister Greg Warlick. Together, they work to spread the gospel in unreached areas of Panama. CRESTVIEW PHOTO

**EXPRESSIONS OF JOY** Missions minister Greg Warlick (left) and Pastor Terry Rials of Crestview Baptist Church in Oklahoma City conduct a river baptism in Panama as part of their outreach efforts there. CRESTVIEW PHOTO

**A NEW SONG** IMB missionary Cheryl Morris (left) watches Raquel, a believer from the Emberá people group, teach village children to sing worship songs in their native Emberá language. Many Emberá children do not know their people group’s language since they speak Spanish in their schools. Raquel is painted with jagua, a temporary dye from the juice of a fruit, as an expression of Emberá culture.





As part of this partnership, Crestview missions minister Greg Warlick and his family have spent month-long stints living among an indigenous tribe in the Panamanian jungle three times in the past four years.

Warlick leads the church team trips there to do Bible storying and wanted to gain a sense of what it was really like among the tribe. He, his wife and their three teens lived among the villagers, sleeping in hammocks and using the local river to bathe and wash their clothes.

When there for just one week, both the church teams and the tribespeople get surface impressions of each other, Warlick said. “But then you’re there living among them, you get to see who they really are and what their needs are,” he said.

Through these gospel partnerships, Massey said he has learned much about God’s sovereignty.

“God’s plans are marvelous, and they’re far beyond our understanding,” Massey said. “You may think what you’re doing is not that significant, but you are a part of this huge plan that He’s weaving together to bring people into His kingdom.”

■ To learn how to give to the International Mission Board through the Foundation, call **1.800.949.9988**.

**FRIENDSHIPS** IMB missionary Kenny Morris shares a laugh with Malala, an Emberá believer in Panama. Kenny and his wife, Cheryl, have developed a close relationship with Malala, Raquel (left) and their families through teaching Bible storytelling in unreached areas of Panama.



# BAPTIST GENERAL CONVENTION OF OKLAHOMA

## WHAT WILL YOUR GRANDCHILDREN REMEMBER?

As we slowly drove through the gate, the cattle recognized the feed truck and began to trot toward the white pickup. Jacob had turned on the feed dispenser on the back of the truck, and the cattle fell into line and began to follow us. We started talking about his grandfather, Vern Leboyd “Jigge” Hankins, who had passed away in August 2015.

Vern was born in 1927 in Eldorado, Oklahoma. After graduation in 1945, he was drafted into the army. In 1949, he married Rosemary Guy in Quanah, Texas, in the Baptist church parsonage. After their marriage, they made their home in Eldorado. When Rosemary passed away in 2013, Vern and Rosemary had been married almost 64 years.

Vern and Rosemary later moved to Arizona where Vern was the foreman of the power crew that brought power to Martinez Lake. While living in Arizona, he began to grow Bermuda grass—and that would lead the Hankins to move back to Oklahoma, “a place where it rained a little bit more.” Along the way, Vern managed an RV park and was in power line construction in Oklahoma and Texas. He also was a bookkeeper for the Eldorado cotton gin, the foreman of the power crew for Wellton-Mohawk in Arizona, a successful cotton farmer and a Bermuda grass farmer (selling a million pounds of grass seed at \$1 a pound). His business acumen was acquired from the different jobs he had worked. He loved to bring dilapidated farmlands back to life; but most of all, he loved the Lord.

Jacob told me that, “Even up into his final time on this earth, Papa (Pa-paw) continued to share his faith. He would ask his nurses if they knew Jesus or went to church. He was not ‘preachy’ to them, but always found a way to talk to someone long enough to ask them or even thank the Lord verbally in front of them so they knew he was a follower of Christ.

One of the last times I was able to talk with him after one of the nurses left the hospital room, he told me to always find a way to bring the Lord into the conversation, no matter who you

are talking to. He said some people act ashamed of God, only talking about Him inside the church, but Papa always made a point of not being that way. He saw fit to make sure that love was passed along to future generations.”

Vern always wanted to leave everything “better than how he found it,” including his family, his land and the Lord’s work. Recognizing that his life was coming to a close, Vern wanted to instill a legacy. In his last days, through his grandchildren’s (Jacob Hankins, Diana Latham and Julia Pierce) administration of his estate, he left a legacy. By giving back to the Lord first and ensuring that the entire family would be blessed, Vern left in his will provision for a Baptist university in Texas and the Falls Creek Baptist Conference Center that he loved so much.

Jacob shared, with his eyes welling up, that his Papa instilled a “legacy of giving that was a calling and obligation.” “I know a call when I hear it. Being the representative for the estate has gotten me to looking to do more. It’s impacting me. I can’t be stoic, not about the legacy and the Great Commission. It’s not the ‘same ol’ same ol’.” It’s important stuff. Now I am looking where God will open the door next.”

Vern used to say, “The Lord has blessed me in spite of me, ‘cause the Lord knows what kind man I am. In spite of how I messed up, the Lord has blessed me. When the Lord calls, we need to be faithful.” Vern and Rosemary had been faithful givers to Falls Creek for many years. Because of his estate planning, Vern left as much to Falls Creek in his passing as he had given during his entire life.

So, what will your grandchildren remember? Will they be inspired and involved in your legacy? They will be, if you involve them in a legacy that first honors the Lord and His work.

To learn more about creating an estate plan, contact Dan Allen at 1.800.949.9988 ext. 2936 or [dallen@bfok.org](mailto:dallen@bfok.org).



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***It's impacting me.***

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