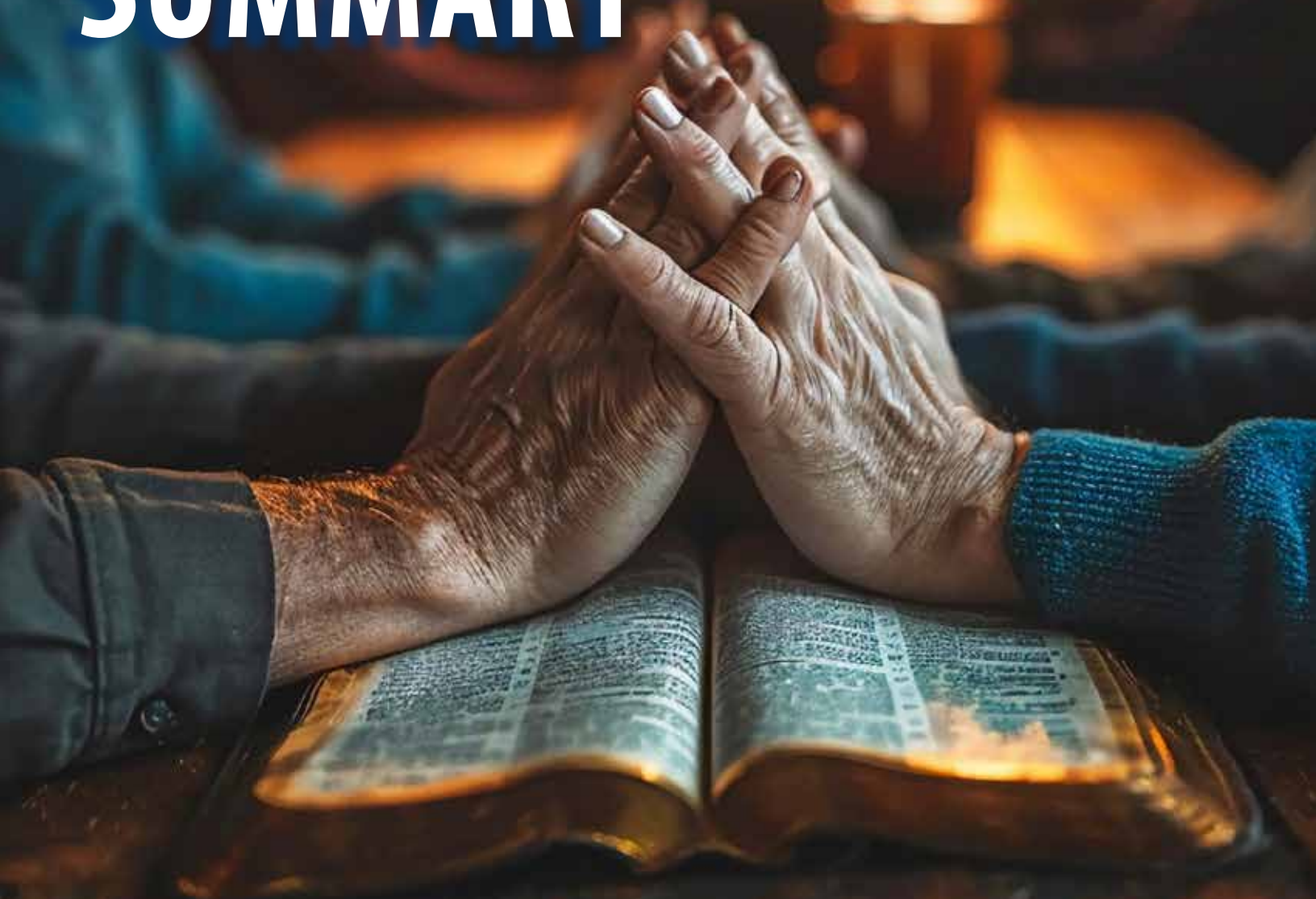


2023 ANNUAL SUMMARY



*Use wisdom and understanding to establish your home;
let good sense fill the rooms with priceless treasures.
Wisdom brings strength, and knowledge gives power.*

Proverbs 24:3-5

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Mark Twain has been a favorite author of mine since the extra credit assignment my English teacher gave me many years ago. Describing wisdom, Twain once said, “All my good decisions come from experience. All my experience comes from bad decisions.”

Using wisdom—behaving wisely—is often a countercultural exercise! Experience does not have to be the result solely of bad decisions. We KNOW, for instance, that it is the wise person who sets aside something for tomorrow, makes plans for the future, and pays attention to the difference between “wants” and “needs.” This is particularly true when creating budgets and using credit cards. Yet time and again, the choices we make today—Mark Twain’s “bad decisions”—delay considering future needs. We fail to plan. What is true for a person is also applicable to a congregation.

Proverbs 24 emphasizes this reality with the advice to “use wisdom and understanding to establish your home.” Have you used wisdom in adequately planning to ensure you leave a legacy for your family? And has your church family also had the “good sense” to make plans that will yield “priceless treasures” for future ministries?

There are clear steps you can take as an individual to use wisdom. For example, have you updated your will that cares for your family? Does that will also include support for your church and all your favorite mission endeavors and ministries? If you have been a faithful supporter of Christian efforts during your lifetime, have you created a plan that will continue that support in perpetuity through an endowment? Have you challenged your church to encourage such wise decisions by sponsoring a workshop?

Statistically, research indicates only 45% of Americans over 55 years of age have a will. American Baptist Foundation (ABF) staff members are available to help. Careful planning will create the legacy you choose to leave for tomorrow!

What can you do? Download our free “Estate Planning Guide” at abcofgiving.org/estateplanning today, and email or call our office to be connected with your own ABF donor advisor. You can also invite us to visit with your church family and share the ways in which we can all be a part of spreading the Good News even beyond our lifetimes. Make a wise decision today! Let us assist you in planning the legacy you will leave. Such wise action “brings strength.” Using such knowledge “gives power.”

Together in Christ,



Christine Roush, *Chief Executive Officer*





When Wisdom Empowers Tomorrow's Ministry



"As a tree won't someday provide shade unless a seedling is planted now, so to build ministry for tomorrow we must practice wisdom today." That is what the Rev. Rick Barlow observes in his position as one of the American Baptist Foundation's donor advisors. He continues, "Tomorrow's ministry—whether it literally happens 'tomorrow' or years from now—is the dynamic focus of the Foundation's Strengthening Your Financial Future (SYFF) Program."

SYFF helps individuals, churches, regions, and ministry organizations to develop and promote planned giving for immediate impact and long-term financial sustainability of ministry and mission. An example of that is seen in the actions of the Ebenezer Baptist Church, where Rev. Barlow has helped its church leaders to wisely choose using SYFF for increasing support toward its work in the greater metropolitan area of Richmond, Virginia.

Ebenezer Baptist Church was founded in 1858 as a congregation of free and enslaved African Americans. The congregation took its name from 1 Samuel 7:12, which refers to an ebenezer as a memorial "Stone of Help," for the Lord has indeed helped us. Ebenezer's legacy of help, love, and community empowerment began in its early years when it opened the first public school for Richmond's black children in 1866, organized Hartshorn Memorial College for black women in 1883, which later became a part of Virginia Union University, and organized Richmond's first Black YMCA in 1887.





COMMUNITY EMPOWERMENT FUND



Inspiring Hope, Transforming Lives

Under the pastoral leadership of the Rev. Dr. Adam Bond, Ebenezer—whose mission is to “Love people and empower our community through the Gospel of Jesus Christ”—decided in 2020 to create an endowment called the Community Empowerment Fund. The Fund serves as a legacy resource for social impact and community investment in four areas: Senior Health & Wellness, Children & Youth, Small Business & Nonprofit Initiatives, and Community Service.

The Rev. Aria Kirkland-Harris, the church’s Director of Stewardship and Community Development, says:

“Because of what it can do in the future, our congregation has enthusiastically given to this fund beyond their regular tithes or offerings. My heart is overwhelmed by the abundant grace and generosity that Ebenezer members have shown in support of our Community Empowerment Fund fundraising campaigns.”



In her recent sermon entitled “Shoes Were Made for Walking,” the church’s interim pastor, the Rev. Brenda B. Summerset, illustrated the type of love, fellowship, and service the congregation has always had and is called to continue. In no small measure the Community Empowerment Fund will literally “empower” such vital, local mission activities for years to come. Deacon Ruth W. Epps, the chairperson of the Empowerment Committee, celebrates the far-reaching possibilities supported through the endowment by stating:

“The Fund is the natural evolution of Ebenezer’s legacy; God has walked with us every step of the way.”



When Wisdom Reveals a Mission Field

If Christians were asked to identify mission fields representing other cultures, they might correctly mention places in Central and South America, Europe, Africa, or Asia. But having wisdom opens our eyes to more than that—cultures that are embodied in our nearby neighborhoods.



That awareness has been real for the First Baptist Church of Holdrege, Nebraska, where a sign near an exit provides a biblical reminder.

Statistics for the United States reveal that the largest growing population group is composed of Hispanic people. Often, they feel like they are in exile, having a difficult time assimilating. This seems especially true in the midwestern portion of our country. In response, the American Baptist congregation in Holdrege sensitively added a bilingual Hispanic lay pastor, Hatuey "Joe" Berrido, to its staff in 2019.

Pastor Joe, who was originally from the Dominican Republic, moved to Holdrege in 2016. He was employed by a manufacturer and then by a landscaping firm. His early contact with First Baptist included attending the Saturday Men's Breakfast where he learned that the Gideons needed an English-Spanish translator in their work at the County Correctional Facility. In time, Joe heard a call to that ministry.

He explains what happened next:

"As I came to know the congregation, I learned that they needed a custodian. I said that I'd volunteer to fill that position as an offering to the Lord, but the church insisted I get paid. Soon, a Hispanic family joined the church, and I began leading a Bible study."



The Rev. Darren Theesen, pastor, provides further details:

“We realized that there was an unreached Hispanic population in Holdrege, and it became clear that Joe had many gifts. So, we took a step of faith and hired him in a new, full-time position, Church Growth Coordinator. Since then, our church family now includes more than two dozen Hispanic adults and children. God’s fingerprints are clearly all over what has occurred in these past few years.”



Presently, the church’s Hispanic ministry has activities for all age groups that include: a weekly Bible study, translation assistance, a prison ministry, and a Sunday school class. To help those who understand only Spanish, as Pastor Darren delivers his Sunday sermon, Pastor Joe, who’s in an adjoining space, provides a real-time translation that uses an FM transmitter’s signal to earphones.

Wanting to expand this fruitful mission work, the church turned to the American Baptist Foundation and its Palmer Trust Grant program. A team of lay leaders submitted a successful proposal based on these words:



“It has been a joy to join with people of different cultures as we grow spiritually and work side by side in the church. In addition, we are collaborating with the First Baptist Church of neighboring Oxford, Nebraska, as they hope to reach out to the Hispanic community there.”



When Wisdom Responds to War

The armed conflict that began in Ukraine on February 24, 2022 has led to a number of tragic responses. But when wisdom is at the center of a response, the truth of Ecclesiastes 9:18 (NRSV) becomes a healing reality— “Wisdom is better than weapons of war....”



Through the American Baptist Foundation's Palmer Trust, a grant was provided in 2023 to a wise endeavor of peace and justice, the creation of a functional community center in Ukraine. Kristy Engel, the American Baptist International Ministries' (IM's) Global Consultant for Health, is helping to coordinate this building project as a response to the needs of internally displaced persons. Citizens from the war-torn eastern portion of Ukraine have been forced to flee to the western area of their

country. Such an influx of traumatized people, who have few resources, has overwhelmed the existing social agencies and infrastructure.

This challenging situation has required wisdom—a creative response to basic human needs. In the city of Berehove, along the border with Hungary, a functional community center is being constructed from a 200-year-old dilapidated structure. Architectural renderings show that it will contain a chapel, rooms for trauma counselling, a medical center, a dental clinic, a food and hygiene distribution center, a daycare center, a church plant site, meeting rooms, and administration offices.





The internally displaced persons have been housed in numerous shelters, scattered around Berehove, providing only food, a place to sleep, and protection from the elements. And even though travel from some of the shelters can require a lengthy journey by bus to the center in Berehove, the residents report that it is worth the trip in order to gain needed services. Those services will be gloriously expanded after the building project is completed!



A partnership with Hungarian Baptist Aid, led by Dávid Gál, is strengthening this effort. Mr. Gál is an international relations expert specializing in global aid, relief, and development with experience in first-response operations. He has worked since 2000 in global crises, including armed conflicts and natural disasters, like the 2010 earthquake in Haiti.

Kristy Engel is a nurse practitioner who has served with IM for 24 years. She ministered in the Dominican Republic for half of that time, leading teams and working with public health issues. She also helped coordinate IM's 2010 Haiti earthquake relief and worked in Liberia during the 2014 Ebola outbreak.

Presently, as a global consultant, Kristy provides health assessments, training, clinical skills, partner consultation, and crisis relief throughout the world. Teaching about Asset-Based Community Development (ABCD) is a hallmark of her work. In celebrating the Ukraine community center grant she says,

"This funding provides an infusion of hope at a very critical time because the initial response from aid agencies has dried up. The grant is truly an answer to prayer, which has understandably led to tears of gratitude."





When Wisdom Empowers Community

Ralph Showers, a Baptist Minister with a dream, started Rainbow Acres in 1974. As an American Baptist Churches (ABC) affiliate, Rainbow Acres has been blessed to be part of the ABC community, offering and receiving blessings (spiritual and financial) for 50 years.



Located in the geographical center of Arizona, Rainbow Acres is a Christian ministry with heart that empowers persons with developmental disabilities to live to their fullest potential with dignity and purpose. We believe that every human has gifts and that God has an expectation that we cherish and cultivate our God-given talents and abilities, whatever they may be.

Rainbow Acres is currently ministering to over 80 individuals 100 staff and volunteers. Our dedicated “Team Rainbow” works tirelessly to provide exceptional housing, life-enriching programs, and loving, holistic care in a safe, vibrant, inclusive ranch-style community. Our residents are neurodivergent individuals—all with unique abilities.

As believers in Christ, our faith brings comfort in knowing that the Lord created us. The Lord loves us and wants us to feel this comfort. Fueled by this type of faith, Ranchers at Rainbow Acres are more able to accept their station in life, focus on their abilities, and know their worth as divine children of God. Supporting personal spiritual growth is our mission.



Health & Wellness – Building and Maintaining Physical and Moral Strength

Encouraging strong, healthy lifestyles in all aspects of life.

Health and Wellness is the on-site healthcare facility available to the Ranchers. Health and Wellness is fully staffed with a Clinical Manager, a full-time RN, two part-time RNs, a Health and Wellness assistant, a support specialist, and a part-time receptionist. These roles are pivotal to the Ranchers' healthcare on and off the Ranch.

Rainbow Academy – Increasing Wisdom

Empowering growth with every class.

In 2023, new curricula were introduced alongside the longstanding weaving, stepping stones, horticultural, equestrian, and music programs. In addition to the thirty-five different classes we offered in 2023, we introduced more weekday and weekend community activities.



In the Community –Experiences That Build Character

Fostering an inclusive society.

Our residents, called Ranchers, are valued as individuals. Each is important, and nurtured to build on their strengths and to live a happy and fulfilling life. Ranchers live, work, and socialize with their peers on the ranch, and are important members of the local community.

At Rainbow Acres, we focus heavily on getting out into the community. Our neighbors in the community see the light of Christ in our Ranchers. We attend community events, local churches, provide musical performances, share our many talents, and engage in vocational and volunteer opportunities. We hosted the inaugural Verde Valley Glow this past year at Rainbow Acres, bringing the community onto our unique Ranch. The Ranchers volunteer at a local food bank and many work in the community. The Ranchers are members of the local weaving guild and are active participants in local parades, celebrations festivals, and fairs. Rainbow Acres is a neurodiverse ranch-style residential community. We work with each Rancher and their family to learn their needs and develop a life-and-health plan that best fits their preferences. A safe and supportive environment, combined with loving, holistic care, provides a healthy foundation for every Rancher so they may live as part of this community they call home.

Rainbow Acres has benefited greatly by our long-standing relationship with the American Baptist Foundation (ABF). Together with ABF, we are the embodiment of the tagline **Connecting People Who Care to Ministries that Matter!** As a Christian ministry, ABF has empowered many of our legacy donors to feel confident that their estate plan, or planned giving, is complete, targeted, and meaningful. With assistance from ABF, donors are carefully guided in making the right decisions. They become confident that their planned giving strategy contains the proper elements. Donors are supported in identifying the right assets, the right mechanisms, timing, and methods for planned giving. ABF can assist our donors no matter what or how they choose to give. Tangibles, securities, annuities, pre-set amounts, percentages and various types of trusts and foundations put the donor in control and at ease. By working with ABF, donors can focus on how their own blessings are blessing the lives of our beloved Ranchers now and in the future.

2023 Financial Summary

During our years of ministry, American Baptist Foundation (ABF) has managed charitable trusts, gift annuities, endowments, donor advised funds, investment accounts, and other planned giving assets. A long tenure of prudent administration and investment management continues to help us ensure that the needs of our donors, members, and other ABF partners in ministry and mission are met. Note the following financial highlights for 2023 (pre-audit).

\$171.5 million in total assets under management

\$9.1 million in income distributions to our donors and income beneficiaries

\$2,076,900 in final distributions to ministries

Life Income Agreements

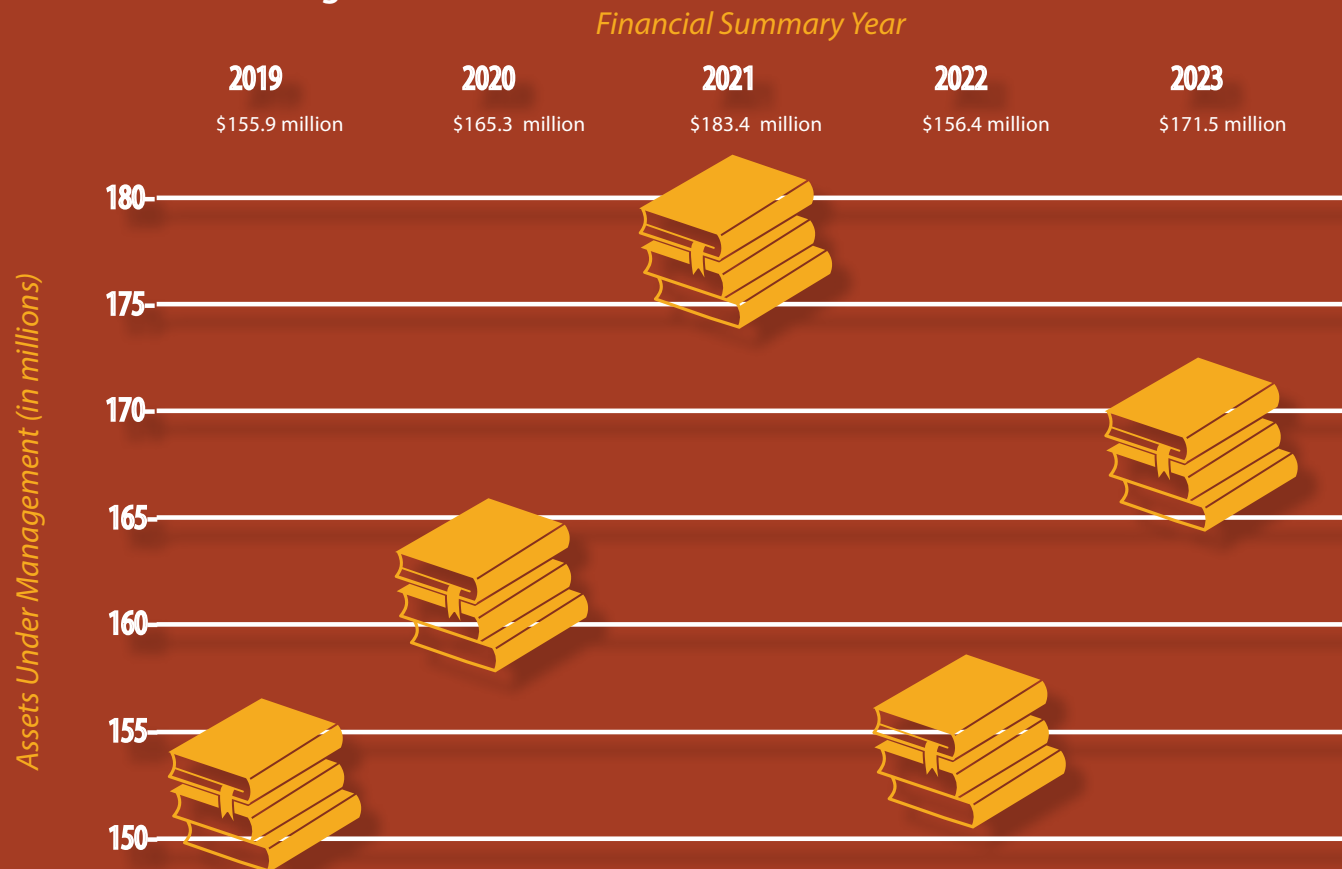
Life income agreements allow donors to establish gifts that also produce income for themselves or designated individuals, usually for life. At the end of 2023, ABF managed agreements included:

Charitable Trusts – 77 trusts managed totaling **\$18.1 million**

Charitable Gift Annuities (CGAs)– 324 CGAs managed with **\$8.7 million** held in reserves

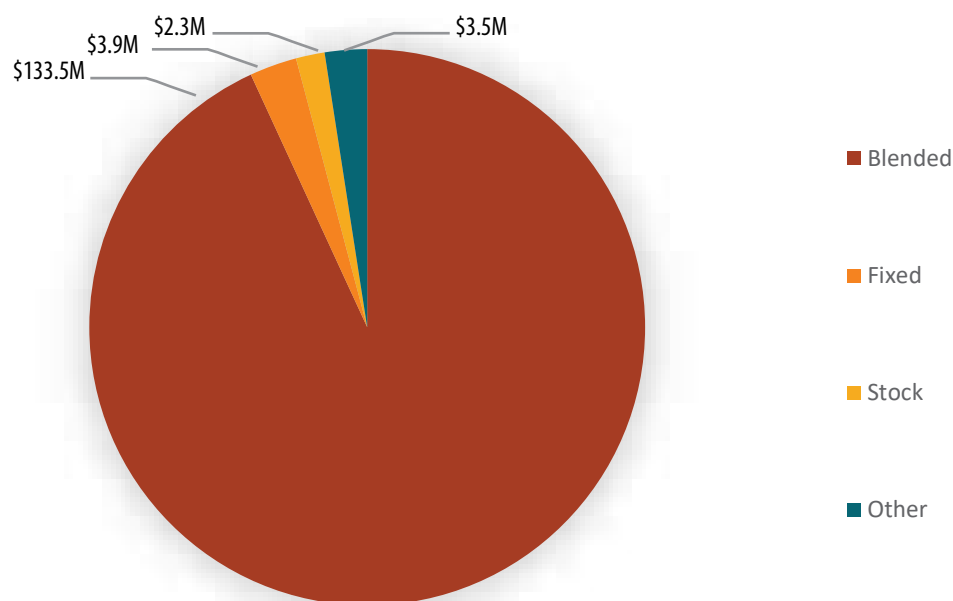
Other Agreements Managed for ABF Partners – 20 accounts totaling **\$709,225**

Assets Under Management



Investments and Endowments

American Baptist Foundation's investment and endowment platform consists of three active and professionally managed investment options. Total investment and endowment assets managed as of December 31, 2023 were **\$143.2 million**, including an estimated **\$142.1 million** specific to the investment and endowment platform.



During 2023, new accounts were added to the investment and endowment platform. A total of **\$3.7 million** in new contributions were received for new and existing accounts. The 2023 Blended, Fixed and Stock portfolio returns were **5.45%**, **3.80%** and **6.42%**, respectively — finishing in line with their respective benchmarks of **5.28%**, **3.83%**, and **6.25%**.

Investment Performances**

	2023 Y-T-D	2022	2021	2020	2019	2018	3 YR	5 YR	10 YR
Blended Portfolio	5.45%	-17.65%	9.98%	12.48%	19.21%	-10.34%	-0.74%	5.89%	4.36%
Benchmark***	5.28%	-15.36%	10.89%	12.11%	19.06%	-8.09%	0.27%	6.40%	4.97%

** Performance figures are net of ALL fees, including administrative fees. Benchmarks do not include administrative fees. ABF utilizes Socially Responsible Investment (SRI) screens (no Alcohol, Firearms, or Tobacco). Benchmarks do not.

*** Bench: S&P 500 (25.2%)/Russell 2500 (15%)/MSCI AC World (19.8%), Barclay's Intermediate Government (40%).

Investment Performances**

	2023 Y-T-D	2022	2021	2020	2019	2018	3 YR	5 YR	10 YR
Fixed Portfolio	3.80%	-13.28%	-2.46%	6.09%	6.17%	0.99%	-3.98%	0.06%	0.96%
Benchmark***	3.83%	-13.01%	-1.44%	6.51%	6.80%	1.65%	-3.54%	0.54%	1.28%

** Performance figures are net of ALL fees, including administrative fees. Benchmarks do not include administrative fees. ABF utilizes Socially Responsible Investment (SRI) screens (no Alcohol, Firearms, or Tobacco). Benchmarks do not.

*** Barclay's Intermediate Government (100%).

Investment Performances**

	2023 Y-T-D	2022	2021	2020	2019	2018	3 YR	5 YR	10 YR
Stock Portfolio	6.42%	-16.48%	16.67%	15.25%	25.12%	-13.12%	2.20%	9.40%	6.49%
Benchmark***	6.25%	-17.31%	19.12%	15.31%	26.71%	-14.41%	2.69%	10.02%	7.26%

** Performance figures are net of ALL fees, including administrative fees. Benchmarks do not include administrative fees. ABF utilizes Socially Responsible Investment (SRI) screens (no Alcohol, Firearms, or Tobacco). Benchmarks do not.

*** Bench: S&P 500 (42%)/Russell 2500 (25%)/MSCI AC World (33%).





When Wisdom Yields Abundant Generosity

Maximizing milk yield is essential for dairy farmers so they can make a profit and meet the need for their products. When such farmers possess wisdom, the yield can be measured in more than milk as illustrated in the life of Raymond K. Ward and his wife, Dorothy A. Ward. Their marriage of 65 years yielded abundant generosity. Of the Ward's marriage, Lorene Pugh, a close family friend, observed at Ray's December 9, 2023, memorial service:

"Dottie was the epitome of hospitality while Ray was the epitome of giving, and God put them together."

Dottie had both an outer and an inner beauty. She was selected as Miss Cedar Crest while a student at Cedar Crest College, where she graduated in 1954. Before she married Ray in 1957, she worked as a New Jersey Extension Service Assistant 4-H Agent, where she met Ray. Since at that time married couples could not both be employed there, Dottie taught third grade for two years in Lower Alloway Creek.

Ray began developing wisdom about agriculture and life in general as he worked on farms throughout his childhood and during high school. He also raised animals, mowed lawns, delivered newspapers, and hauled milk. He was industrious and warmhearted and was already developing abundant generosity to such an extent that as a teenager, he lent his parents the down-payment needed for their first house.

After graduating from Rutgers University in 1954, Ray served in the U.S. Army for two years and then worked with Rutgers and the State of New Jersey as an Agricultural Agent for three years. He then purchased his first farm in the Garden State and built a cutting-edge dairy operation, using the wisdom he gained both at the university and literally in the field. That effort was so successful that Ray purchased more land and two more farms in other townships.



In 1972, Ray donated a farmhouse and some acreage to Faith Farm, a drug rehabilitation ministry. And because of his visibility in the townships, he became a member of the Alloway Township School Board. While in that position he was invited in the mid-1970s to develop and teach the industrial arts program with Salem County. When he was not teaching or earning his teaching certification and industrial arts endorsement, Ray continued working on the farms, having hired his brother-in-law to team up with him.

Meanwhile, Dottie was active on the farms and managed a growing family. Still, she always made time to create a home environment where, over the years, thousands of visitors were blessed by her culinary gifts at meals or when baked goods were delivered. Although Dottie and Ray's life may sound idyllic, they experienced one of the greatest tragedies of all when their first-born son, Peter, died at three-years of age while climbing on a pile of farm fenceposts. When asked how they lived with the grief, Dottie would say:

"Through our faith."

That same faith created even more empathy for others and led to further action as reflected in 2 Corinthians 9:6, "Whoever sows bountifully shall also reap bountifully." For more than 60 years they faithfully served as members of the First Baptist Church of Woodstown, New Jersey. Dottie was a deacon, Sunday school teacher, and nominating committee member. She also started the Women's Serendipity Group and with Ray was active in the Vacation Bible School ministry. Ray served on many boards—deacons, missions, trustees—participated in various mission trips, and was church treasurer for many years. He was also a leader of the National Farmers Organization, was actively involved in Habitat for Humanity, and worked as a hospice volunteer. For more than 20 years both Wards served as hospital chaplains/patient advocates for Salem County Hospital.

When Dottie was diagnosed with Alzheimer's disease four years before her death in 2022, Ray realized that though he was able to fix many things, he couldn't "fix" Dottie's condition. But he decided that he could fix her meals. So, he added to some previous cooking experience by going online to access more recipes. When care for his wife became more than Ray was able to provide, they moved closer to their daughter, Marion, who lived in Virginia, since their son, Warren, resided far away in California. Marion says,

"They were truly remarkable people. If my parents had not been my parents, I would have wanted them as my friends."

BAPTIST CHURCH



It has been said by many that the Wards were the most generous people they had ever met. Those who knew Ray best, for instance, said that his frugality was exceeded only by his generosity. To illustrate the former, near the time of moving from New Jersey to Virginia, Ray was searching for his “newest shoes.” They were bought 20 years ago! And Marion says that toward the end of Ray’s life, he accepted the idea of signing up for hospice when he learned that he could get “a free bed!”

As to their abundant generosity, beginning in 2014, they met often with Linda Cassel, the American Baptist Foundation’s Associate Executive Director. Their goal was to create the Raymond and Dorothy Ward Family Endowment, which will provide support for years to come toward the ministries that were close to their hearts. Linda observes:

“Ray and Dottie Ward were a dynamic spiritual team, gifted in hospitality and generosity. It was my honor to know them and be a part of their generosity planning. I picture them as part of the ‘great cloud of witnesses,’ spoken of in Hebrews, chapter 11. I see them applauding and cheering us onward, by their godly example, to run and finish our race here on earth.”



Marion has said of her father,

“Right to the end at the nursing home, my dad cared about people, engaged with people, and encouraged people.”

That is what their endowment will continue to do.

At Ray’s memorial service Marion created a display in lieu of flowers. It included some of Ray’s tools placed at the foot of a cross, constructed from old fence wood. It was a symbol proclaiming that along with their God-given wisdom, her parents used every tool they had in service to the cross of Christ.

The **Virginia and Gordon Palmer Jr. Trust (VGPT)** of the American Baptist Foundation (ABF) seeks to support priority ministries in partnership with our members: the *Multi-Region Corporation (MRC)*, *American Baptist Home Missions Societies (ABHMS)*, and *International Ministries (IM)*. The VGPT was created in 1999 as a permanent endowment to ABF. The Trust is to be administered by ABF in accordance with established guidelines and principles. For 2022, ABF administered two grant cycles, with a total of 15 MRC awardees and 16 IM awardees. They are:



Mult-Region Corporation (MRC)

Alliance of Asian American Baptist Churches
Fellowship & DiscipleMaker Program

American Baptist Churches of the Central Region
Emerging Adults in Exile

American Baptist Churches of Indiana and Kentucky
Developing Churches and Church Leaders That Flourish

American Baptist Churches of Michigan
Developing Churches and Church Leaders That Flourish

American Baptist Churches of Nebraska
Prairie Pastors Conference

American Baptist Churches of New Jersey
Flourishing in Exile: Strengthening the Faith of Parents

The River Community Church of Clayton, New York
Community Outreach

American Baptist Churches of Metro New York
Recreating Ministry: Churches Called to Repurpose their Buildings and Mission Priorities

American Baptist Churches of Pennsylvania and Delaware
Flourishing In Exile

American Baptist Churches of Rhode Island
Caring for Pastors in a Time of Exile

American Baptist Churches of Rochester/Genesee Region
Thriving in a 21st Century Church Post-pandemic World

American Baptist Churches of Wisconsin
Inclusive Hybrid Ministry Project

Cleveland Baptist Association
Healthy Church Initiative

DC Baptist Convention
Flourishing While Cross-pollinating and Collaborating

First Baptist Church of Holdrege, Nebraska
Hispanics in Exile Ministry

International Ministries (IM)

Multipurpose Community Development Service (MCDS)
Sustainable Livelihood Development Project

Siloam Bible Institute
Training Female Pastors for Thailand Karen Baptist Churches

Regional Baptist Convention Baja California Sur (Mexico)
Church Planting and Discipleship throughout Baja California Sur

Seminario Bautista de México (SBM)
Bachelor of Theology Degree for Mexican Leaders
Agricultural Development for Marginalized Communities

Theological Baptist Seminary of Ecuador (TBSE)
Academic Research on Gender-Based Violence

International Ministries/ BWA, All Africa Baptist Fellowship
Discipleship and Theological Education for African Leaders

International Ministries
Community Center in Rural Ukraine for Services to Internally Displaced Persons (IDP's)

Nepal Baptist Church Council (NBCC) & Nepal Baptist Women Fellowship (NBWF)
Womens Growth & Development Project

NightLight Foundation/NightLight International
Multilingual support for Evangelism and Discipleship of Trafficked and Exploited Women

Baptist University of the Congo (UNIBAC)
Theological Education Scholarships at UNIBAC, DR CONGO

Forefront Church
Global Missions

Company of Grace
Creating an Environment for Relational Evangelism

Hong Kong Christian Council
Ecumenical Summer School

Thailand Karen Baptist Convention
Establishing the TKBC Mission Hub

West Virginia Baptist Convention
Camp Global 2024



John Mason Peck Society

The John Mason Peck Society was established in 1996 as a way to acknowledge all those —past and present—who have worked with the Foundation to remember American Baptist ministry and mission in their charitable estate plans.

John Mason Peck Members*

Dr. Z. Allen and Conda Delite Abbott	Alan W. and Barbara H. Butler	Norma Dyck
Ralph and Bobbye Adkins	A.B. and Dorothea Cain	William and Kathryn Eastwood
Paul D. Aita	Edith Calvin	Anna Eboch
Helen S. Akers	Paul and Rosemary Cantner	John and Sherrie Eby
Rev. Paul and Marge Albrecht	Mrs. Mary Elizabeth Cardwell	Wilma A. Eddy
Edna E. Alexander	Bruce and Carol Carr	Rev. Eleanor J. Edwards
Eugene and Ellen Allen	Rev. Dr. Mark S. Caruana	Alvin E. Elliott
Jean and Bob Allen	Earl and Martha Caryl	John and Phyllis Ellis
Margaret C. Alsen	Rev. Daniel D. and Gloria A. Castillo	Evelyn E. Emerson
Magda Amargós	Rev. Earl and Linda Cassel	Leon and Martha Emmert
W. Haydn and Ione Ambrose	Aaron and Joyce Castleman	Carolyn and Lonnie Engram-Sullivan
David and Myrtle Anders	Richard William Cech	Allen and Lavina Epp
David and Donna Anderson	Esther and Alan Chandler	Mrs. Mildred R. Evans
Eleanor P. Anderson	Jan and Myron Chartier	Dr. Robert and Dr. Loretta Fairchild
Charlie and Phyllis Angell	Dr. Hanson and Joy Chen	James P. and Martha E. Fairfield
Rev. Victor G. Angulo	Dr. Charles and Dr. Barbara Chicks	Don and Inamay Fakhoury
Fred A. Ansell	Phil and Lois Chiles	Rolland and Mary Farnsworth
Mrs. Marie Appel	David and Margaret Christianson	Rev. Randolph Farrar
Susan Austin	Rev. Rodger and Karen Clark	Doris M. Fell
Walter and Helen Babcock	Robert L. and Patricia Coats	Mrs. Alma H. Fewster
Irene Baker	Rev. and Mrs. Robert Coddington	John Finister
Doris E. Rice Barb	Craig A. Collemer	Esther L. Fisher
Ricky Barlow	Mr. and Mrs. William Connelly	Laurena H. and Robert A. Fisher
Lydia Flora Barlow	Harold and Rachel Cooper	Oliver W. and Rosemary A. Fix
James and Mary Helen Barnett	Dr. Margaret A. Cowden	Carole Flaton
Doug and Betty Bates	Bob and Lois Crandall	Barbara S. Flemming
Dr. Sam and Sharon Bates	William C. Cronk	Stephen E. Fletcher and Gloria A. Shane
Ruth G. Bates	Burt and Patti Crooks	Esther Fletterer
Betty L. Beaman	James and Dolores Cross	Dr. Robert and Elsie A. Fly
Mr. and Mrs. Richard D. Beard	Mr. and Mrs. Allen E. (Gene) Crum	Besse Fogle
Ronald E. Beard	Barbara and Everett Curry	David L. Forbes
Rev. Larry B. and Rose Annette Bell	Everett and Sylvia Curry	Rev. Homer and Rev. Soozi Ford
Mr. and Mrs. Orris Bemis	Brenda Daelhausen	Don and Evelyn Forster
David and Karen Bennett	Dr. Keith and Lois Dahlberg	Charlotte E. Fortran
Rev. Gwen N. Bernstine	George E. and Elizabeth A. Daniels	A. Wilfred (Bill) and Norma Frazee
Roy and Nell Bingman	David and Pamela Daroff	Gil and Elle Frey
Joanne F. Bishop	Fred M. and Bobbi M. Daugherty	Jacob J. Frey
Russell and Violet Bishop	Sally H. Davis	Rev. Joan C. Friesen
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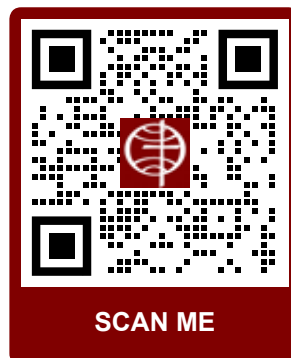
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