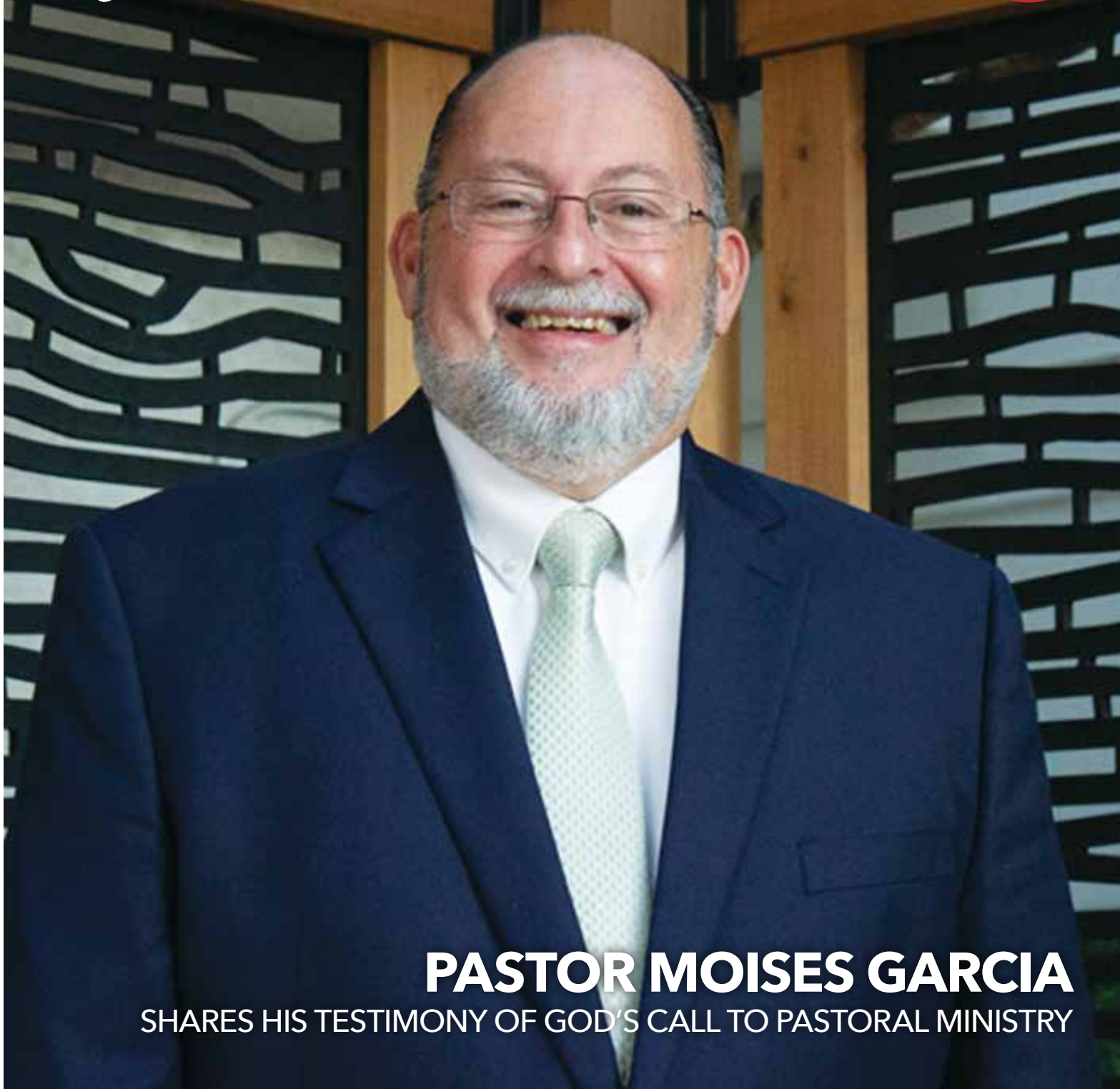




PATHWAYS



PASTOR MOISES GARCIA

SHARES HIS TESTIMONY OF GOD'S CALL TO PASTORAL MINISTRY

THE BAXTERS' GIFT:

*"Promised Land" for
Pastors Renewal*

BALANCING RISK & FAITH

*Investment Strategies
for Churches*

GIVE UNTO CAESAR

(But Not a Penny More!)

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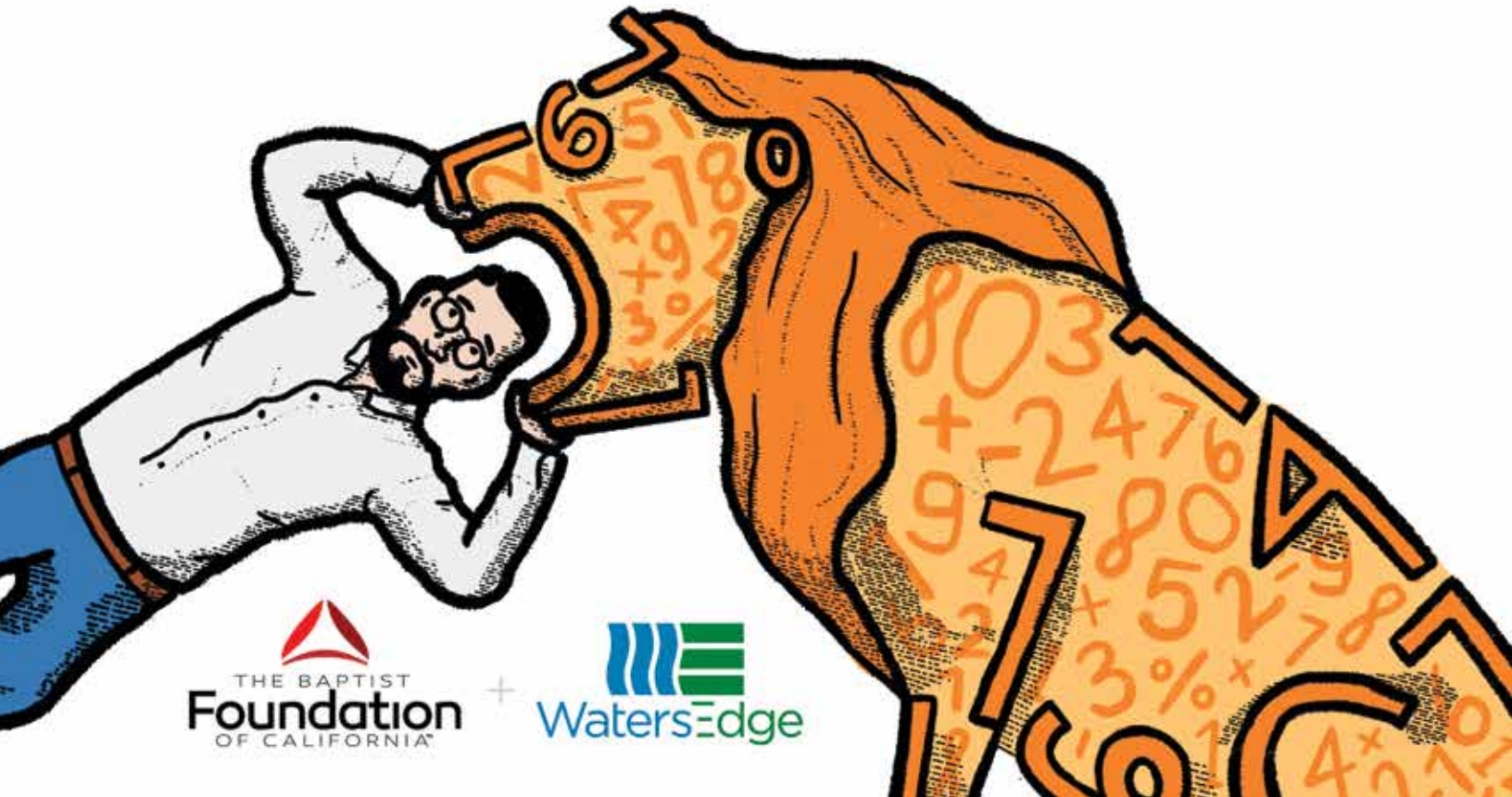
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THE BAPTIST
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President's Letter

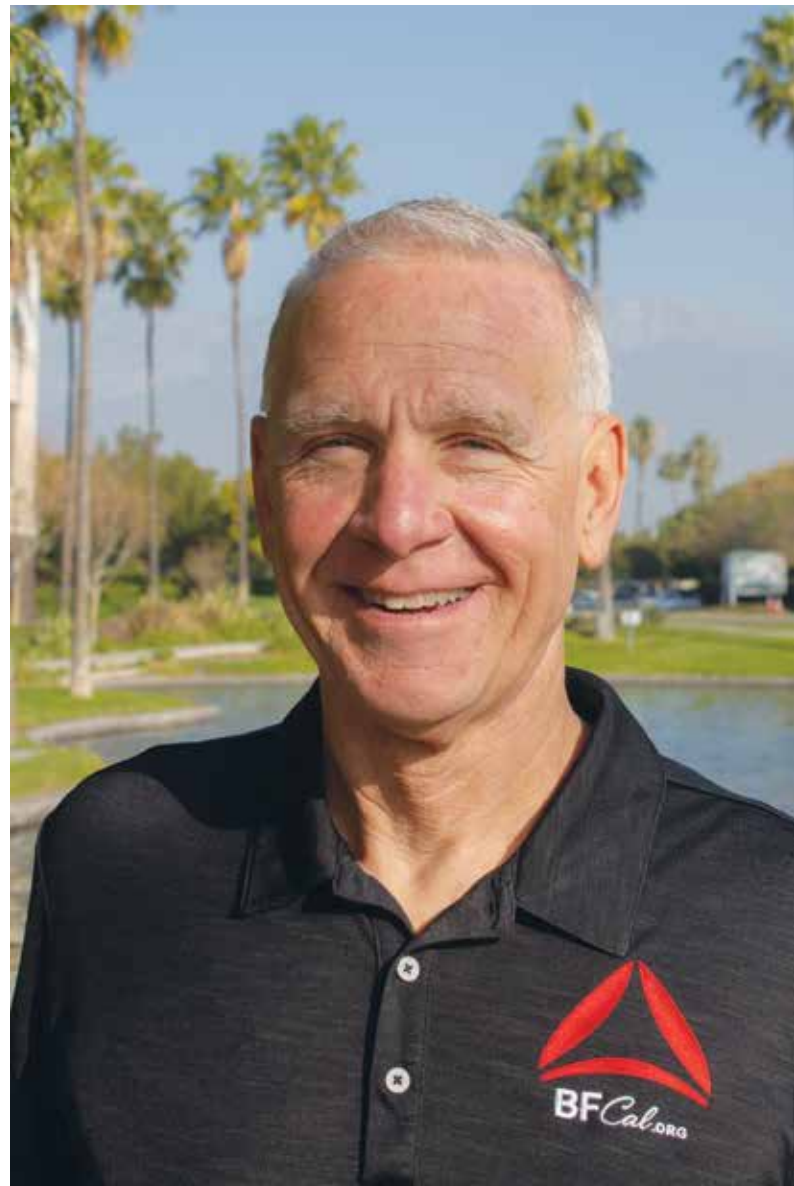
OUR MISSION is to raise, manage, and distribute resources for Kingdom work. I am excited to share some remarkable updates about our progress and the impact we are making together for the Kingdom.

Our total assets under management have grown from \$225 million at the end of 2023 to nearly \$240 million as of December 31, 2024, despite rapidly changing economic conditions.

Our lending team has been busy assisting dozens of churches with property acquisitions, renovations, and new construction. Additionally, our legal team has conducted estate planning seminars in 28 churches exceeding our goal of \$5 million in estate planning pipeline gifts with \$16 million already committed this year, a significant portion of which will support local CSBC churches.

In August, we reviewed and approved about 70 grant requests, providing approximately \$200,000 to local CSBC churches for evangelism and outreach events. Please remember our 2025 application deadlines of January 15 and July 15. Since 2018, 13,000 individuals have come to faith in Jesus Christ through outreach initiatives funded by So Cal grants. Our commitment to Resourcing the Great Commission is reflected in the four endowments we established for our partners in 2022: California Baptist University, Gateway Seminary, California Southern Baptist Convention Pastors Conference, and Mission Dignity. At year-end, we provided nearly \$1 million of additional gifts to propel these endowments to a total of more than \$2.2 million.

While our ministry focuses on financial stewardship, we are deeply committed to the people we serve. Each morning, our team gathers to pray for specific pastors and churches, and we have personally visited hundreds of pastors in the past year. Thank you for being an integral part of this mission. Together, we are making a lasting difference in our communities and advancing the Kingdom of God. May God continue to bless you as we serve Him together.



Resourcing the Great Commission,

Jonathan W. Jarboe, MBA, D.Ed.Min.



Drs. Jonathan and Tammy Jarboe next to Tom Holcombe, Mike Poma, Jeff Jones, and Tyler Sanders.



PATHWAYS

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- EVANGELISM & OUT REACH PROGRAMS IN CALIFORNIA



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WHAT'S NEW AT BFCAL

NEW ADDITIONS TO BFCAL!

The Baptist Foundation of California (BFCal) is excited to announce two new additions to the team. We welcome Amanda Salas as our Marketing and Trust Associate and Diana Thompson as our new Receptionist and Clerical Assistant! Amanda is a recent graduate of California Baptist University with a Bachelor of Arts in Graphic Design and Visual Experience. Diana is a student at Gateway Seminary, studying for her Masters Degree in Educational Leadership with a concentration in Women's Ministry. The Foundation warmly welcomes our two new additions to the team!

In October, BFCal hosted its annual breakfast at the Marriott in Riverside, CA, providing a valuable opportunity for pastors and partners to connect and celebrate The Foundation's impact on Southern Baptists. Following the event, staff attended the CSBC Annual Meeting, where Dr. Jonathan Jarboe highlighted BFCal's achievements in 2024. The Foundation also presented the Award of Excellence to Gil & Eva De La Rosa for their outstanding contributions to missions and ministry. Congratulations to this year's well-deserved recipients! 🏆



Top: 2024 Award of Excellence Recipients Gil and Eva De La Rosa. Middle: Brad Frailay, Sarah Barham, Stephanie Salvatore, Belinda M. Allen, and Courtney Coates. Bottom: BFCal welcomes Amanda Salas (left) and Diana Thompson (right).

THE BAXTERS' GIFT: "PROMISED LAND" FOR PASTORS RENEWAL

THE BAPTIST FOUNDATION OF CALIFORNIA is excited to bring to life the heartfelt vision of Albert and Istalena "Nena" Baxter, who were longtime Southern Baptists living in Sedona, Arizona. The Baxters shared a vision to create an endowment to serve Arizona and California pastors, missionaries, and their wives, providing them a regular place of sabbatical, renewal, and connection so they could return to their Ministries refreshed and encouraged.

THE BAXTERS' STORY

The Baxters' story began in 1954, when the two met for the first time. Their connection was immediate, and just two years later, in 1956, they exchanged vows and began a journey of love, faith, and shared purpose. From the very beginning of their marriage, their devotion to God was a cornerstone of their relationship. As they often reflected, "We have prayed together and stayed together in God's strength."



Istalena and Albert Baxter

The couple's faith deepened further in October 1957, when they were baptized together. This moment marked a significant milestone in their spiritual journey, reaffirming their commitment to live a life of service to God. Over the years, their faith was nurtured and enriched by the love of God, beautifully exemplified through the ministry of countless pastors and missionaries.

The Baxters believed deeply in giving back and recognized the abundant blessings they had received throughout their lives. This gratitude led them to dedicate their resources to what they called "His service and joy," a guiding principle that shaped their legacy.

THE BAXTERS' VISION

The vision for the Baxters' remarkable act of generosity came during their visit with missionaries in Bangkok. While staying at a Baptist missionary guesthouse, the couple witnessed firsthand the renewal and spiritual rejuvenation that missionaries experienced

in a retreat setting. It was here that the Baxters began to dream of establishing a Christian renewal center—a sanctuary where Southern Baptist pastors and missionaries could rest, relax, and reconnect with God. In their later years, the Baxters envisioned their Sedona property,

purchased in 1978, as the perfect setting for this mission.

THE BAXTERS' FAITH IN ACTION

Surrounded by iconic red rock landscapes, their Sedona property offered an ideal environment for reflection and spiritual renewal. Unsure of its viability or whether the city would permit the renewal center at the residence, the Baxters placed the property into a trust to explore its practicality and, if necessary, identify alternative settings to ensure the spirit and purpose of their shared vision would live on to serve pastors, missionaries, and their wives.

After Nena Baxter passed in 2024, the Foundation conducted several months of due diligence to explore the feasibility of hosting the retreat center at the Sedona property. It became clear that converting the Sedona home into a commercial retreat center would be met with its own practical and legal challenges, including re-zoning, permits, and an estimated millions in construction costs.

In August 2024, the Foundation's Board of Directors voted to explore alternative settings to fulfill the spirit and purpose of the Baxters' vision. This would require that the Foundation liquidate the Sedona home so the sales proceeds could be used to host annual retreats at other locations for pastors, missionaries, and their spouses. This option ensures the Baxters' original


continued on next page

mission—to provide a place of rest and spiritual renewal—will be fulfilled while, at the same time, maximizing the opportunity to offer retreats to hundreds of pastors, missionaries, and their wives each year at new and diverse destinations.

The Baptist Foundation of California remains steadfast in its

commitment to preserving and celebrating the Baxters' legacy and making their shared vision a reality. From a dream born in the 1960s to a celebrated legacy today, the Baxters have shown what it means to live a life devoted to God's work. The Baxters' heart for ministry lives on as their generosity serves as a powerful reminder of how one

couple's faith and vision can create a lasting impact.

If you are interested in planning your legacy through a Christian estate plan, please visit www.bfcal.org/donate or contact us at (909) 738-4000. 



Aerial view of the Baxter Sedona Property

THE PASTOR'S STUDY: MOISES GARCIA'S CALL TO PASTORAL MINISTRY

PASTOR MOISES GARCIA serves as the Senior Pastor of New Life Baptist Church, a thriving congregation located in Fresno, California.

With a heart for ministry and a commitment to serving his community, Pastor Garcia leads with vision, passion, and dedication, guiding the church in spiritual growth, outreach, and service.

1. How Did God Call you to Pastoral Ministry?

My calling into pastoral ministry began after one Sunday night service when my pastor and superintendent of my denomination in Hoboken, New Jersey cornered me in the foyer to

tell me they both had a dream that I would pursue pastoral ministry. I had just graduated high school and was set to attend Oral Roberts University (ORU), with a \$50,000 scholarship to study Pre-Med. I firmly believed I was called to be a doctor and even promised to support the church financially. Thus, I set out towards medical school.

At ORU, we were required to attend chapel every Wednesday. One late August, the preacher Richard Roberts, preached on 1 Corinthians 13, the love chapter. Right then, I sensed the Holy Spirit's conviction, reminding me of that Sunday night in Hoboken, and asking me, "Now will you obey me and pursue the calling I have upon your life to serve me as a minister

of the Gospel shepherding the flock?"

I began to pray with my roommate for confirmation; then I called my mother. She revealed that she had always prayed for a firstborn who was called to pastoral ministry. This brought me peace and confirmed my path. After leaving a \$50,000 scholarship at ORU, God assured me He would provide. When I got home, Reverend Militino Martinez encouraged me and suggested I attend Nyack College. In His grace, God used Nyack College to offer me free tuition, which further confirmed my calling. I believe a clear calling from God is essential for anyone in pastoral ministry to overcome challenges and opposition. When faced with difficulties, God reminds me of my call to serve as a shepherd under the Chief Shepherd, Jesus Christ. I have been dedicated to this ministry for over 35 years.

2. What Bible story or passage do you think best describes the role of a pastor?

Two key passages illustrate the calling and role of a pastor: 1 Samuel 3:1-21 and 2 Timothy 1:1-14. In the story of Samuel, his mother Hannah vowed to dedicate him to the Lord after God blessed her with a son. She kept her promise by bringing Samuel to Eli, where he would learn to hear and respond to God's calling. Under Eli's mentorship, Samuel embraced his divine purpose and fulfilled his



Senior Pastor Moises Garcia of New Life Baptist Church

continued on next page

role as a prophet throughout his life.

In 2 Timothy, the Apostle Paul reflects on his own calling from Jesus, which exemplifies pastoral service. He shares with Timothy the importance of living a holy life, grounded in God's grace and purpose. Paul's experiences of suffering for the Gospel serve as a powerful reminder of the commitment required in pastoral ministry. He encourages Timothy to uphold sound teaching and guard the truth entrusted to him with the Holy Spirit's help. This call to faithfulness resonates deeply, illustrating the responsibilities and sacrifices inherent in serving as a pastor.


3. What are your favorite books?

My favorite books are true stories about believers who faithfully followed God's calling, such as D.L. Moody, Charles H. Spurgeon, John Wesley, and Corrie Ten Boom. Their lives inspire me to remain obedient to God, reminding us that if we surrender to Him, amazing things can happen. One impactful book for me is "Fresh Wind Fresh Fire" by Jim Cymbala and Dean Merrill. It encourages those called to challenging ministries, showing what God can accomplish through obedience. From my own experience in planting churches in challenging locations, I can attest that God will never fail you, no matter how dire the circumstances may seem.

4. What brings financial health to churches?

Teaching our congregation to be good stewards of what God has entrusted to them involves highlighting the blessings of giving. Throughout my ministry, I have focused on the importance of tithes and offerings, often referencing Malachi 3:6. For our ministry to thrive, we must remain faithful in our giving and convey its benefits to individuals and families. Recently, a member who had never tithed before shared his concerns about finances. I encouraged him to trust God and start small by giving twenty dollars, with a plan to increase it to ten percent of his income. A few months later, he reported having more money in his account than ever before, crediting the biblical principles he followed for his newfound financial wisdom. He also proceeded to sponsor three youths for camp, embodying the principle of helping others. Effective teaching and responsible leadership are essential for a church's financial health. I'm grateful to work with wise leaders and have hired a business administrator for oversight. Additionally, The Baptist Foundation of California has been a tremendous resource. When two air conditioning units broke down during my first year as a senior pastor at New Life, they helped me secure a loan to replace them just in time for summer.

5. How has God used ministry to bring you closer to Him?

I believe most pastors would agree that serving God fosters a strong dependency on Him. Our relationship with the triune God deepens as we rely on His wisdom and the Holy Spirit to guide His flock. As Jesus said in John 15:5, "I am the vine; you are the branches. He who abides in Me and I in him bears much fruit, for apart from Me you can do nothing." I realize I can achieve nothing for Jesus without daily connection to Him. Engaging with His Word and spending time in prayer are vital for my spiritual growth. The difference is clear, especially when preparing sermons or discipleship materials; staying connected to Jesus makes my preparation time much more rewarding. My years of serving in ministry have certainly brought me closer to God. It has been a wonderful journey of getting to know Him better and experiencing His kindness and goodness in my life daily. I am truly thankful for His calling to serve in pastoral ministry. As a young man just out of high school, I dreamed of becoming a medical doctor. However, God directed me to provide spiritual guidance from His Word instead. It has been an incredible honor and privilege to serve Him, and I look forward to doing so for many more years to come. 

BALANCING RISK AND FAITH: INVESTMENT STRATEGIES FOR CHURCHES

BY BRADLEY FRAILEY CPA, CIMA®

For church leadership, making investment decisions with church funds could be overwhelming. Many times, those in charge of making the decision are not sure where to even start. The name of the game is matching the needs and goals of the organization to the investment risk of the portfolio. Let's walk through several steps that can help your church strike the right balance for your organization.

DETERMINE IF INVESTING IS RIGHT FOR YOUR CHURCH

Not every church is in a position where investing is right for them. Some churches may be in the beginning of their life cycle, where funds are tight, and the church is living Sunday to Sunday. A proper savings balance is an important precursor to a church investing and should be roughly three to six months of church expenses.

DEFINE FINANCIAL OBJECTIVES IN RELATION TO GOALS

After determining that the organization has sufficient savings, the next step in the process is to clarify the church's financial goals. Churches often have a range of objectives, such as saving for a building fund, supporting growth in community outreach programs, or creating a nest egg for future periods in which giving may fluctuate.

Church leadership should document these goals and determine how they will influence

future financial decisions. For example, a church focusing on stability may prefer a higher allocation to fixed income and alternatives, while one seeking to expand may be open to increased exposure to equities, as they present higher-return opportunities to accelerate growth.

ASSESS INVESTMENT TIME HORIZON

Understanding the church's time horizon—how long it plans to hold investments—is another essential factor in setting risk tolerance. The longer investments can season, the more time there is to recover from potential downturns in higher risk investments.

One of my favorite metrics to illustrate this point is the historical rolling 1-year, 5-year, and 20-year returns of the S&P 500, which is one of the primary indexes for US stocks. Since 1950, the S&P 500 has averaged a 11.4% annualized return. The worst rolling 1-year return during that time frame was -37%. However, as you expand the time frame, the worst rolling 5-year period has only been -2%. If we expand that even further, the worst rolling 20-year return is +6%!

The longer an organization has to stay invested, the more acceptable it becomes to bring on more risk. The higher risk assets have time to ride through volatile periods, and a better chance

at meeting the desired return objectives.

DISCUSS BIBLICALLY RESPONSIBLE INVESTING

Churches have unique moral considerations that can influence their investment choices. The Baptist Faith and Message does not line up with the most common form of values-based investing, known as "ESG" (Environmental, Social, and Governance). If Biblically responsible investing is a priority for your organization, then additional care and planning is required in determining investments that are suited for your portfolio.

At The Baptist Foundation of California, we are proud to manage equity funds that screen out producers of abortifacients, tobacco, alcohol, cannabis, gambling, and pornography. Our fixed-income funds help build and renovate Christian churches across California and the rest of the United States. Finally, our alternatives funds are invested for faith-impact where possible, focusing on opportunities to promote the Gospel, human flourishing, and care for God's creation. We strive to provide investment funds that churches can be proud to be a part of.

WEIGH DIVERSIFICATION BENEFITS

A well-diversified portfolio helps churches manage risk by balancing

growth-oriented investments with more secure, stable assets. Churches can reduce the risk of loss by spreading investments across various asset classes, such as equities, fixed income, and alternatives. These asset classes have historically not been fully correlated with one another, meaning that when one asset is experiencing a downturn, the other asset classes are not necessarily moving with it in the same manner or magnitude. Investing in different asset classes that lack correlation can help mitigate risks associated with market fluctuations, providing a smoother financial journey.

CONCLUSION

Setting an appropriate investment risk profile is crucial for any church aiming to support its mission sustainably. By clarifying financial goals, understanding time horizons, and diversifying the portfolio, church leaders can create a strategy that balances risk and growth. This approach not only will help safeguard the church's resources but also ensure that the portfolio aligns with its mission and values. In this way, churches can continue to serve their communities while maintaining a stable financial foundation for the future. If your church is interested in starting their investment journey, the Foundation would be honored to be a part of it. 



Bradley Frailey, CPA, CIMA® is BFCal's Chief Investment Officer and Controller. If you would like to contact him about a church investment fund, you can reach him at bfrailey@bfcal.org.



WHAT STORY DOES YOUR FINANCIAL REPORT TELL?

Unraveling a tale from the spreadsheets to the pews

BY BRAD JOHNSON

HAVE YOU EVER CONSIDERED

what it feels like to be on the receiving end of your financial reports? Is the information so overwhelming that your church members could compare it to drinking from a fire hydrant? Or do they yearn for more details to inform the decisions they'll be asked to make?

Both scenarios happen and neither is effective.

When preparing financial reports for your church, far too often financial administrators don't take the time necessary to tailor the report to the recipient's needs. A considerable amount of time is spent gathering and validating data, while much less time is spent considering how to communicate. Sometimes, it's not even considered. Information is transmitted, your competence is displayed, but you haven't won any trust.

Don't get me wrong, the accuracy of our data is a must. However, financial administrators must also learn to share information in a way that is both received and understood.

The first step in becoming a good communicator is identifying your audience. Ask these questions before you begin:

- What is my audience's competency level?
- What do I want them to retain?

It's important to present data that meets the needs of your audience. Your message will be retained, and you'll begin to build chemistry and enhance trust.

Let's take a church budget report as an example. As many as four different audiences will receive this report, each with different needs. You cannot provide the same data to each audience and expect them all to retain your message.

PASTOR

At a high level, the senior leader needs to be aware of the health of congregational giving and how his direct reports are stewarding these gifts. Protect him from too many details. The details are part of your job description, not his. Instead, know the data so well that you can craft an accurate narrative that is easy to consume. As he understands the story, he can better shepherd the flock.

STAFF

Your staff require the most details. Each should be intimately familiar with the budget they were given and therefore need to know, line by line, how they are performing. With detailed information, they should be empowered to make nimble decisions regarding their daily activities.

FINANCE COMMITTEE

Your finance committee is charged with governance. Like the pastor, they need to receive information at a higher level. However, they still need sufficient detail to hold the staff accountable, plan for the future, and assure the congregation that financial soundness is being maintained.

CONGREGATION

The congregation should be provided with the least amount of detail. Few in this audience are financial professionals. None are intimately familiar with the budget line items. Keep your report layout simple, your verbal comments brief, and find a way, through story, to connect their tithe to the impact it is making.

The congregation desires reassurance. If you have good news to share, make sure you tell them. If you have difficult news to share, make sure you tell them. Be able to use story to explain what has happened, that there is hope, and that there is a plan. Long after your presentation, they will remember your stories even though they can't recall the numbers.

As you can tell, there is a natural tension between transparency and comprehension. Apply these concepts as you walk the tight rope and watch as the light bulb illuminates for each of your audiences.

Understanding finances can be challenging for many people. That's why it's important you develop finance reports that are

clear, concise, and succinct but also straightforward. 

Brad Johnson serves as Chief Financial Officer of WatersEdge, a key partner of The Baptist Foundation of California. WatersEdge can provide this type of financial reports for your church or ministry. For more information on ministry accounting services contact Ernest Ong at eong@bfcal.org.

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+



GIVE UNTO CAESAR (BUT NOT A PENNY MORE!)

BY COURTNEY M. COATES, ESQ.

ESTATE PLANNING is a bit like deciding who gets the last slice of pie at Thanksgiving—but with a lot more paperwork. For many, the goal is to make sure the government doesn't waltz away with a big slice, leaving loved ones with crumbs. Tax avoidance, or minimizing what Uncle Sam can claim, is a common part of this planning. But there's a deeper question at play inspired by Jesus' words: "Render to Caesar what is Caesar's, and to God what is God's" (Matthew 22:21). How can we honor both our responsibilities to the government and our stewardship before God? And can we manage it all without letting the tax man run off with the whole pie?

GIVING CAESAR WHAT'S HIS (BUT JUST ENOUGH)

The origin of Jesus' teaching is actually a tax story. When asked about paying taxes to Rome, Jesus held up a coin with Caesar's face on it and famously said, "Render unto Caesar what is Caesar's." This was Jesus' way of saying, "Paying taxes is a believer's duty, even if they're burdensome or annoying." In today's context, this principle means paying taxes responsibly—not giving Caesar an extra dime but also not keeping anything that doesn't belong to us.

When we look at tax avoidance in estate planning, we're talking about using popular tools like trusts, charitable donations, and

planned gifts. These strategies are legal, designed to reduce tax obligations so you can leave more for loved ones. Tax avoidance is not to be confused with tax evasion, which is dodging taxes illegally. Think of it this way: avoidance is like taking advantage of a sale; evasion is like sneaking an extra item out of the store without paying. We want to avoid (responsibly), not evade!

GIVING TO GOD WHAT'S GOD'S: BEYOND THE TAXES

Jesus' statement also reminds us that while we owe taxes, we ultimately belong to God. Estate planning then becomes about more than just protecting assets; it's about using what we have to honor God's purposes and show gratitude for His blessings. "The earth is the Lord's and everything in it" (Psalm 24:1). When we plan with that in mind, we see our resources as a rich opportunity to steward God's abundant blessings to bless others.

One way to honor God is by incorporating charitable giving. Many people choose to dedicate part of their estate to causes close to their hearts, whether that's the local church, missions, or other Kingdom ministry. It's like setting aside part of your last slice of pie to share with those who need it most (except, this time, you don't have to worry about pie thieves).

TAX AVOIDANCE AND ETHICAL STEWARDSHIP: WALKING THE LINE

Of course, it's easy to get carried away with tax-saving strategies, turning estate planning into a quest to avoid every penny in taxes. But we don't want to outsmart ourselves here. A good question to ask is, "Am I being responsible in my giving to family and community while fulfilling my civic duties?" In other words, if we're finding loopholes even our accountant's never heard of, it might be time to pull back. This is not an "either or" but a "both and" proposition: we render to God and our loved ones responsibly, without exposing ourselves to unnecessary legal risk.


To ignore tax considerations in your estate planning will prevent you from maximizing your gifts to loved ones and Kingdom ministry. You can specifically leverage those appreciating taxable assets, such as investment properties, retirement plans, and stocks, for Kingdom ministry, while also blessing your children. This is a smart way to leave a legacy of love, faith, and generosity.

To be clear, estate planning isn't all about taxes. You can also share your faith and set forth priorities for your children to live Christ-honoring lives. Consider adding a note in your will or trust explaining what God has done in your life to spur your children

and grandchildren onto righteous living. At its heart, estate planning is about responsibly providing for those you love, honoring God with what He's given you, and ensuring that Caesar only gets what he's due—no more, no less.

With this approach, you can create a plan that makes you feel secure, lets you “render unto Caesar” what is his, and ultimately “render unto God” what is His

by aligning your assets with your values.

Please contact our Estate Planning division if you're interested in maximizing your gifts to your family and the Kingdom, while also avoiding unnecessary tax consequences. 



Courtney M. Coates, Esq. is BFCAL's Senior Vice President and Chief Legal Officer. If you would like to contact him about legacy giving, you can reach him at ccoates@bfcalf.org.

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