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The Grace of Giving

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"But since you excel in everything — in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you — see that you also excel in this grace of giving."

— 2 Corinthians 8:7

In this passage, Paul lifts up the generosity of the Macedonian churches in his desire to encourage the Corinthian church to do the same. Despite their hardship, the churches in Macedonia willingly gave above their means. Paul urges the Corinthian church to give generously in an act of grace that reflects the loving kindness that God has bestowed on them. God's grace in our own lives moves us to the grace of giving to the ministers and missionaries who have encouraged our faith and served so faithfully.

The roots of RMMO go back to the mid-1930s, when American Baptist congregations received a Communion Fellowship Offering on the first Sunday of each month to support retired ministers, missionaries, their widowed spouses and elderly clergy within their churches. In 1977, American Baptist Churches USA launched the Retired Ministers and Missionaries Offering (RMMO) to continue this appreciation of God's service.

Your church's offering makes it possible to provide emergency assistance in times of crisis and to send a "Thank You" check to those who are eligible. Through your generous giving in 2014 we raised \$1,128,257. Our goal for 2015 is \$1.2 million.

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"We know that our church cannot be all things to all people and we cannot serve all the people we wish we could serve. We need our ABC-USA missionaries who are working hard serving as the hands and feet of Christ in places we cannot reach on our own. RMMO provides local churches with a wonderful opportunity to say "thank you" in a tangible way to all of the ministers and missionaries who have sacrificially served in our American Baptist family."

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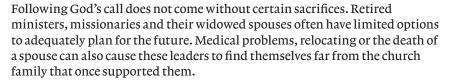
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RMMO provides financial support for the retired ministers, missionaries and widowed spouses who have helped build our churches. The assistance provided by RMMO restores that lifeline and ongoing connection to the ABC family. Like anyone else, retired ministers and missionaries experience anxiety and worry when unforeseen expenses arise. RMMO exists to alleviate the stress and hardship of unexpected expenses.

RMMO recipients have used their funds to:

- Pay for medical expenses not typically covered by Medicare expenses that include hearing aids, dental services and vision care
- Pay for renovations to make their home wheelchair accessible
- Purchase prescription medication not covered under health insurance
- Make emergency home repairs







The Importance of

RMMO

Following God's call does not come without certain sacrifices. Retired ministers, missionaries and their widowed spouses often have limited options to adequately plan for the future. Medical problems, relocating or the death of a spouse can also cause these leaders to find themselves far from the church family that once supported them.

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"As retirees, we very much appreciate the care and concern that is extended to us through RMMO."

It almost seems as though this husband and wife have never known a time when they were not serving American Baptist Churches, USA in one capacity or another during their 35 years of ministry. While he pastored, she served as a regional executive in charge of missions. Later, she became an associate pastor and he served as area minister and an ABC ambassador.

"We always promoted the RMMO offering during my time as pastor of three different churches. We knew that it was helping to meet the needs of clergy and missionaries who had given so much to the denomination. But once we retired and later needed assistance, the RMMO took on personal significance. Unfortunately, our medical coverage does not include costs for eye and ear care. We needed help to pay the costs for a hearing aid which was very expensive but makes such a difference when you start to experience hearing loss. Last year we visited our daughter and attended church with her on a Sunday when they were taking the RMMO offering. She stood up and testified about how it had made such a difference for my wife and me and how grateful we were to know that help was available."

Retired Pastors in Florida

Your generosity honors God and those servants who willingly said "Yes" to the call to serve.
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Generosity Honors God

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"Each year it is a blessing to receive the check from RMMO. We may be retired but our hearts will always be in ministry."

Retired Pastor and Spouse in California

Since the Great Depression era of the 1930's, American Baptist congregations have contributed to a special offering to provide financial support to retired ministers and missionaries and their widowed spouses. In 1977 the Retired Ministers and Missionaries Offering was formally established to continue this time-honored tradition.

Receipts for the 2014 offering totaled \$1,128,257. Of that amount, 57% was distributed in the form of "Thank You" checks to 3,391 retired American Baptist ministers, missionaries and their widowed spouses. The average check was \$179.09.

A large portion of the offering is also used to provide emergency support in crisis situations and financial assistance. Over the years recipients have used these funds to pay for home repairs such as a roof damaged in a storm, a new boiler or water tank during the cold winter months, construction to make a home wheelchair accessible, buy or replace hearing aids, and pay for an array of medical, dental and prescription expenses. Read the moving testimonial on the reverse side to hear first-hand how your gift makes a difference.

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"People need to put their faith in God."

These are the words of a man of tremendous faith who, along with his wife, served 30 years as missionaries in Africa. Called to serve in missions at 15 years old, he was blessed to meet his wife at an American Baptist Annual Convention where she was discerning her call as a short-term missionary. After she returned from serving in Japan, she transferred to become a career missionary in Africa. Both of them were teachers; he taught high school history and she taught English to speakers of other languages.

"Since we retired from the mission field, we have had to make drastic cuts in our expenses and shop at Goodwill for our clothing because our retirement income is greatly reduced. When we reached out for assistance we learned that RMMO provides grants for living expenses to retired pastors and missionaries with little income. RMMO has rescued us and is helping us to survive with a stipend that supplements our income. I still serve by teaching a class to other retirees about Africa and helping them to understand the issues Africa faces today."

— A Retired Missionary Couple in California

This testimony demonstrates how your generous gifts to the RMMO make a difference for two of God's faithful servants. This is the Grace of Giving.

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