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for you, your church, or your ministry

A MESSAGE FROM THE PRESIDENT

A New Year and New Opportunity...

While a change in calendar may not indicate a change of circumstance, it does provide an opportunity for us to see things differently. We can declare both an ending point and a starting point. We, at the Foundation, are seeing starting points all over. I will highlight three.

1. One is our new FDIC insured savings account for churches, associations, ministries and other nonprofits and trust clients. We believe this tool will provide the stability many of our clients are hoping for while providing better than commercially available returns. You can check our website for current rates. (At press time our rate was a generous 2.53%.)

2. New college Scholarships for Missouri Baptist students. We believe in Christian Higher Education, but it comes at a cost. So, we want to help at least a few more students lower the cost and benefit from what only a Christ-centered education can provide. These \$2,000 scholarships are made available through discretionary grants that generous Missouri Baptists entrusted us to manage in perpetuity. Applications and eligibility details will be available February 1st with submission deadline being March 31st.

3. A new Podcast. I have been working for some time now on a weekly podcast called Foundational Thoughts. It, too, is currently available on our website with a new episode being posted every Friday. These 15-minute or so conversations are designed to encourage and enlighten the listener as I engage interesting individuals in the areas of faith and finance. Some of them will be multi-part conversations diving more in depth on topics like reconciliation, leadership, generosity and retirement planning; others just a simple conversation with a pastor highlighting what the Lord is up to in his church. Either way I am enjoying learning and I hope you will as well.

Which leads me to a final thought. Since we are at a starting point in the year, maybe it is time for you to start thinking about what happens after you get promoted to your heavenly home. We would love to be that person to help you think about the possibilities of what you could do through generosity. We would love to come share in person without any obligation.

I guess I am more mindful after starting out the year (January 1st) speaking at a memorial service for one of my favorite people. "Ms. Jana" served for 20 years as the Learning Center Director at the church I pastored. She received her reward just after Christmas after only 56 years in this world. She will be missed by all, but her impact continues. Literally thousands of children were loved on by Ms. Jana through the years and have a deeper understanding of God.

We may not have that kind of influence, but by being good managers of what God has given us we can leave a lasting impact. Let us help you start!

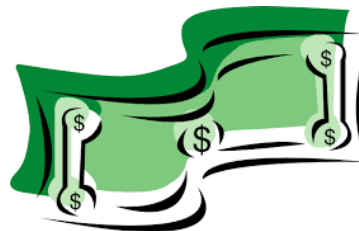
Sincerely,



Dr. Neil Franks

MBF Cash Fund

FBIC Insured

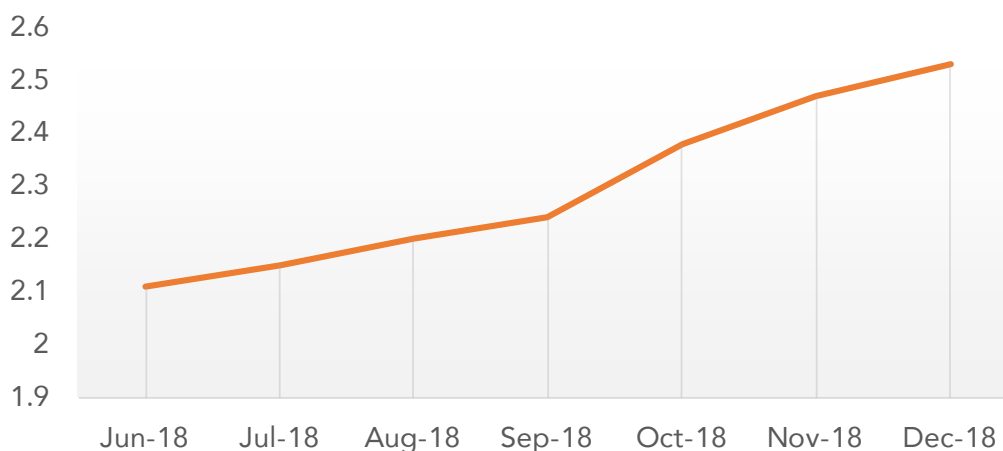


Missouri Baptist Foundation is pleased to announce its new FDIC INSURED CASH FUND for charitable institutions and trust clients. Our Missouri churches have historically used Certificates of Deposit (CD's) as a means to "invest" their cash reserves. Unfortunately, in recent years those CD's have produced meager returns for money being locked up for the term of the CD. The higher the return, the longer the lock up period. MBF has been desirous of finding an alternative method with the desired level of security sought by our churches. We now have that product for our charitable participants and those whom we are serving as Trustee.

For as little as \$1,000 an account can be opened that has daily liquidity and FDIC protection for a cash investment. This is not to replace a "checking account" but more like a money market where reserves are held until needed. It is helpful to have a few days' notice for redemption, but there is no penalty at any time for withdrawal. Even better, there is no maximum limit of \$250,000 as is the case with most banks.

Please see the historical rate chart below. The rate earned by the participant in the fund will track and be higher than the 91 day Treasury Bill. The bar chart below shows the rate trend for the past 6 months. MBF takes a small fee to cover our cost; the rates below are net of that fee. For more information or to open an account, please contact our office today.

6 month Cash Fund Rate (in percent)



The Missouri Baptist Foundation was founded in 1946 to "strengthen the mission and ministry efforts of Missouri Baptists." Today, MBF has never been more committed to that purpose. Governed by a Board of Trustees elected by the Missouri Baptist Convention, the MBF team is available to meet with any Missouri Baptist church, individual, or ministry across the state who is interested in making a Kingdom impact. As a ministry of the Cooperative Program, there is no charge for utilizing our planning services. You can learn more by visiting www.mbf.org, emailing mbfoundation@mbfn.org or calling 573.761.0717 or 1.800.776.0747.

MBF BOARD MEMBER FEATURE

Larry Shoaf - Chairman



Missouri Baptist Foundation is pleased to introduce Mr. Larry Shoaf, our MBF Board Chairman. Larry lives in Jackson Missouri with his wife, Becky. Mr. and Mrs. Shoaf have been married for 51 years, and have two children. Their daughter, Lisa, is a Professor at SEMO teaching hospitality management. Aaron, their son, served in the Marine Corps and is now a special agent with the FBI where he currently resides in Quantico, VA teaching FBI trainees. They have blessed Larry and Becky with three grandchildren.

Larry received his Bachelors and Masters of Education Administration from Southeast Missouri State University (SEMO) with a certification in Special Education. Larry is now retired from serving in education for 20 years, where he served as principal and teacher at several school districts throughout his career. Mrs. Shoaf retired after 40 years at Southeast Hospital. Larry's reward for years in education has come to fruition in his retired years. Larry recalls, "going to bat" for a young man whom the district wanted to expel but Larry fought on his behalf. The young man went on to serve in the military. Larry recalls the day he returned to school, cleaned up and in uniform. Now he has returned to be a contributing citizen to his community, who loves and serves the Lord with his family.

Larry is also a Certified Financial Advisor. His financial and administrative experience are an asset to the MBF Board. MBF appreciates the expertise Larry brings to the table and his heart to Advance the Gospel. Recently, Larry sold his motorcycle which allows more time for him to serve with his wife at First Baptist Church of Jackson, Missouri where they have faithfully served for 35 years. Larry is an active deacon and has chaired several committees, and can be found helping some of the widows with handyman tasks. His passion is mentoring younger men as they are the future leaders of the church. Larry loves serving on the MBF Board, enjoys the relationship with the other board members, and is thankful for the MBF staff.

MBF STAFF MEMBER HIGHLIGHT

Adrienne Johnson



If you have been a client of Missouri Baptist Foundation for very long, it is likely you have spoken with Adrienne Johnson. Adrienne has been serving the Foundation in our accounting department since January 2012 and is transitioning to Client Services this year. She loves serving MBF clients and is inspired by the hearts of those we serve as they seek to be good stewards of the resources entrusted to them. Adrienne considers it an honor that individuals and institutions trust their resources to MBF and she recognizes the Kingdom impact we make together. Adrienne enjoys her work. She strives to serve other staff and is desirous to meet the needs of our clients.

When not at work, Adrienne is spending time with her husband, Billy, and their daughter, Lucy. Mr. and Mrs. Johnson have been married for six years and they reside in Jefferson City. Both natives to Jefferson City, they are active members in their church. Adrienne enjoys singing with the worship team and serving in the Women's Ministry. If you are in our office on November 1, you will see Adrienne beginning to celebrate Christmas, her favorite time of year. She loves the winter season and especially the snow. Lucy is the joy of her and Billy's hearts. Lucy is active and loves going to church, being outside, swimming, being around animals and yes, picking up bugs!

Please feel free to reach out to Adrienne as she can assist with any matter related to your account. She can be reached at extension 522.



HOW WE CAN HELP

FINANCIAL STRATEGY DESIGN

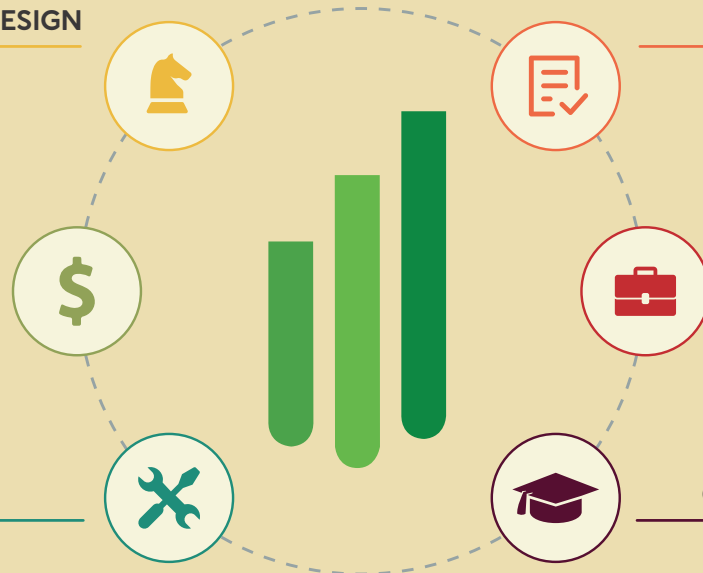
ESTATE & GIFT PLANNING

ASSET GROWTH

TRUSTEE SERVICES

CHURCH LOANS

GENEROSITY EDUCATION



MBF INVESTMENT SERVICES

SUMMARY NET PERFORMANCE *numbers in percent*

Fund (as of 9/30/18)	Performance this Quarter	1 Year	3 Years	5 Years	Since Inception	Inception Date
MBF Balanced Fund	3.4	8.4	9.8	6.0	7.5	10/31/2012
MBF Diversified Fund	3.8	9.3	10.0	6.4	7.6	10/31/2012
MBF Stock Fund	5.5	13.7	14.6	8.5	-	03/31/2013
MBF Bond Fund	0.2	-1.1	1.6	2.5	-	03/31/2013

Fund	December
MBF Cash Fund	2.53

Contact the Missouri Baptist Foundation

Call: 573.761.0717 or 800.776.0747
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