



Stewardship. Simplified.

Florida Baptist Financial Services

A Life *Poured Out*

— ■ —
The Story of Barbara Johnston

LEGACY SPOTLIGHT



“If she was the only one on this earth, Jesus would come and die just for her – and for all the little boys and girls, not just in this church, but everywhere, all around the world.”

THE WORDS THAT SHAPED A LIFETIME

*This is the story of Barbara Johnston –
a story of what faithful stewardship looks like
when a life is truly surrendered.*

I

The First Call

CHAPTER ONE

12–15 YEARS AGO

A Phone Call That Began a Friendship

No one could have known what that first phone call would become. Barbara Johnston dialed a number she found for the Florida Baptist Foundation, curious about something called a charitable gift annuity. She was already of age — a woman who had lived more of the world than most people dream of — and she had a question.

Mike Morgan answered. What followed wasn't just a transaction. It was the beginning of a twelve-year conversation rooted in trust, faith, and a shared belief that the resources God gives us are always meant to return to His work.

“She liked that whatever was left in the annuity wouldn't just benefit our organization — it would go to the other ministries she cared about, too.”

That first annuity led to another. Then another. Barbara wasn't a billionaire. She was a woman who had started investing wisely in her twenties, trusted the Lord's guidance through decades of work and wonder, and arrived at her later years with both wealth and the wisdom of how to use it.

Over twelve years, their relationship deepened from client and advisor into something rarer: a shared stewardship. She trusted him not just with her finances, but with her intentions. And those intentions were extraordinary.

She Traveled the World Because a Sunday School Teacher Said To

The Woman

II

Barbara never married. She had no children. But she was never alone — she was always, it seemed, on her way somewhere. She worked for a major airline in Florida as a young woman, a concierge in the days when air travel felt like magic. She became a travel agent, then something more: a curator of experiences, building groups and journeys across every continent.

There were stretches of weeks when Mike wouldn't hear from her. He knew what that meant. She was out there somewhere — in a market in Morocco, on a ship in the Mediterranean, walking through a village in Southeast Asia.

But the reason she traveled — the real reason — traced back to a pew in a small Florida church. Her Sunday school teacher had told her that Jesus came for all the children, everywhere in the world. Young Barbara decided she would go see them. All of them. For the rest of her life.

“She traveled the world. If there was a continent, she had been there — usually more than once.”

Decades of flights and ships and dusty roads. Decades of faces and meals and markets and churches. She never stopped going. And everywhere she went, she carried the faith of that little girl in the Florida church pew who believed Jesus really did come for all of them.

III

The Trust

CHAPTER THREE

SEVEN YEARS BEFORE HER PASSING

She Needed Someone She Could Trust With Everything

As the years passed, Barbara understood what had to be done. She had an estate plan, but she needed something more: a partner she could trust to carry out what was in her heart even after she was gone. She didn't have family to inherit her stewardship. She had something better — clarity of purpose.

She invited the Florida Baptist Foundation to serve as successor trustee. It was a decision she prayed over. Mike prayed over it too. She called him back and said simply: "I'd like for you to serve in that capacity."

"She valued ministry. She valued those things near and dear to her heart. She knew whose it was to begin with — and she wanted to return it."

Her attorneys worked alongside the Foundation to redesign her estate plan around a charitable endowment — essentially a donor-advised fund built into her trust. It meant she could update her giving wishes with a simple document change, no attorneys required, no costly revisions. Her plan could breathe and grow with her, right until the very end.

It was, as those familiar with estate planning will recognize, an elegant solution. But for Barbara, it wasn't about elegance. It was about faithfulness. She wanted every dollar pointed in the right direction when the time came.

IV

The Farewell

CHAPTER FOUR

SIX DAYS BEFORE SHE PASSED

She Looked Back and Saw the Beginning

Barbara was in the hospital. Mike was with her. They prayed together. And she told him a story she had carried for ninety years.

A little girl in a church not far from where she now lay. A Sunday school teacher leaning down to tell her: Jesus came for you. Just for you. But also — and here her eyes must have widened — for every little boy and girl, everywhere in the whole wide world.

That was the thread. That single sentence had stitched together her entire life — the flights, the ships, the cities, the faces, and finally, the gifts. Everything she had seen and everything she was leaving behind traced back to a pew in a Florida church and a teacher who believed what she was saying.

“She had thought about it, prayed about it, prepared for it — and when the moment came, she was ready.”

Barbara died six days later. She died as she had lived: generous, certain, and ready. The plan was in place. The endowment was funded. The instructions were clear. All that remained was for the work to continue — and it would.

Her Giving Did Not End. It Began to Multiply.

The Legacy

V

More than 90% of Barbara's estate went to the Kingdom. Not as a one-time gift — but endowed, in perpetuity, until Christ returns. Each year, checks go out to ministries she chose: the Florida Baptist Convention, the Cooperative Program sending resources around the world, organizations rescuing single mothers, supporting foster parents, caring for orphans — here in Florida and across the globe.

The little girl who wanted to see all the children? She found a way to keep seeing them, keep serving them, long after her passport was put away for the last time.

“It’s a privilege to be able to manage and steward those funds — to pray over and sign checks to these ministries until Jesus comes back.”

Mike's team will be writing those checks for the rest of their lives. Their successors will write them after that. Barbara's faith has become an engine — quietly, faithfully running, touching lives she will never meet this side of eternity.

She never made headlines. She never sought recognition. She simply heard something true at age six, lived it for ninety years, and then arranged for it to keep going. That is the whole story. And it is enough.

*Barbara's story is not unusual in what she had.
It is extraordinary in what she chose to do with it —
and in how early she chose to plan.*

What Will Your Story Say?



Barbara didn't wait for a perfect moment. She called with a question and let the conversation grow into a legacy. The prophet Isaiah said it simply: get your house in order. There is no better time than now to begin the conversation that could outlast your lifetime.

Your local church. The ministries you love. The children you've never met but whose stories you already care about. A plan, written down and prayed over, can reach them all — long after you are home with the Lord.

[Start the Conversation](https://floridabaptist.org/contact-us)

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[Learn About Estate Planning](https://floridabaptist.org/legacy-estate-planning)

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