

Finding salvation (continued)

“My true blessing is how much I can give to the Kingdom of God. How much I can pray for and cry for the Kingdom of God.”

God hears her cries and listens to her prayers. After a 20-year journey, Jade’s entire family has left Buddhism. Still, while she continues to pray for her family’s salvation, she also prays for the millions of others in the world without Christ in their hearts—those who don’t know Him because they have never had the opportunity to learn about Him.

While Jade answers her call to serve God’s Kingdom through prayer and current financial giving, she has also left a bequest in her will to support Wycliffe, extending her stewardship beyond her lifetime. Through her gift plan with the Wycliffe Foundation, Jade can continue to make a difference in the lives of those waiting for God to speak to them in their heart language, even when she is with the Lord.

If, like Jade, you would like to leave a legacy with a Wycliffe organization by extending your support through a bequest, you may choose to leave a specific dollar amount, a percentage of your estate or the residual after providing for family.

Example bequest language is below. Feel free to adjust the percentages and amounts as needed.

1. Bequest of cash

“I bequeath the sum of \$10,000 to Wycliffe Foundation, Inc., P.O. Box 620486, Orlando, FL 32862-0486 (877)493-3600, Federal Tax ID # 33-0549221, designated for (Affiliate Name).”

2. Bequest of a percent of the estate

“I devise and bequeath 20% of the remainder and residue of property owned at my death, whether real or personal, and wherever located to Wycliffe Foundation, Inc., P.O. Box 620486, Orlando, FL 32862-0486 (877)493-3600, Federal Tax ID # 33-0549221, designated for (Affiliate Name).”

3. Contingent Bequest

“If my brother John Doe survives me, I devise and bequeath 20% of the remainder and residue of property owned at my death, whether real or personal, and wherever located to John Doe. If John Doe does not survive me, then I devise and bequeath 20% of my residuary estate, whether real or personal property and wherever located to Wycliffe Foundation, Inc., P.O. Box 620486, Orlando, FL 32862-0486 (877)493-3600, Federal Tax ID # 33-0549221, designated for (Affiliate Name).”

To learn more about how you can support the work of Wycliffe organizations beyond your lifetime, through a bequest in your will or other planned gift, or to read more stories like Jade’s, visit www.wycliffefoundation.org. Or, contact the Wycliffe Foundation toll-free at (877) 493-3600 or by e-mail at info@wycliffefoundation.org.

Neither the author, the publisher, nor this organization is engaged in rendering legal or tax advisory service. For advice or assistance in specific cases, the services of an attorney or other professional advisor should be obtained. The purpose of this publication is to provide general gift planning information. Watch for tax revisions. State laws govern wills, trusts, and charitable gifts made in a contractual agreement. Advice from legal counsel should be sought when considering these types of gifts.

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▲ Jade Choe



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PARTNERS IN PLANNING

A PUBLICATION OF THE WYCLIFFE FOUNDATION • FALL 2005

Finding salvation through adversity

By Heather Kinghorn

It wasn’t until tragedy continued to strike her family that Jade Choe finally turned to God, asking for answers. After her well-to-do family suddenly faced poverty and her only brother became very sick, she asked Him why. Still a teenager, she went to church to search for the meaning of it all, but still found no answers. But God had His reasons—Jade’s family was Buddhist, and He wanted them to come back to Him.

Part of His plan entailed moving her family from their home in Korea to the United States. Throughout her suffering, Jade finally realized God’s desire to draw her family back to Him.

“I asked for salvation for myself, for my family, for anyone suffering. I said to Him, ‘I want to make a life to answer your call.’” As such, she wanted to become a missionary. But God had other plans for her service, sending her to a secular university to focus her scientific abilities on becoming an engineer.

“God comforted me that night. It was God who changed my heart.”

— Jade Choe



▲ Jade Choe in Mexico visiting and auditing a parts supplier for her company.

“It was God’s calling,” Jade recalls. “I came here into a foreign country—a foreigner—and He’s telling me to look at all the rest of the world. How many minorities have never heard the Word? They’re suffering.”

Not knowing English or the American culture very well when she first moved to the United States, God utilized her weaknesses and turned them into strengths. As she suffered, He was revealing where she had to serve.

During her senior year in college, Jade went home one night and let the tears fall down her cheeks—she couldn’t sleep knowing how many people in the world never had the opportunity to read the Bible or know of Christ’s love. How can they know Christ died for them if no one tells them?

How can they serve God and rejoice in His love if they don’t have His Word?

“God comforted me that night. It was God who changed my heart. It was His calling in my life—instead of piling up my assets in the secular world, He told me to give them to the Kingdom of God.

“The true success and blessing to me—the bottom line of it all—is how we serve the Kingdom of God,” Jade explains. “Are you willing to give up something important in your life? Your love for money? For your job? What are you willing to give up to serve His Kingdom?”

(continued on page 4)

Supporting Wycliffe missionaries

By Kyle Henderson

“Does a partner have to die for gift planning to work?”

Not long ago, a Wycliffe missionary posed that question to me. He was considering introducing one of his financial partners to the Foundation and wanted to know more about how gift plans work.

Raising and maintaining support is getting more and more difficult for Wycliffe missionaries. Gift planning offers alternatives: multiple ways partners can continue supporting a missionary before and after life's end.

With a Missionary Support Plan (MSP), a financial partner can provide monthly support for a chosen missionary with a gift of \$5,000 or more in cash or securities. The assets go into an interest-bearing account to support the member each month. The support continues during the missionary's service with Wycliffe until funds are exhausted. An MSP can be set up to begin immediately or, if funded through a bequest, to begin and continue after the financial partner's lifetime.

You can also support a missionary's ministry by leaving a bequest through the Wycliffe Foundation in a will or living trust. Whether by dollar amount, estate percentage or the residual after providing for family members, gifts through a bequest ensure continued support for members after their partners' lifetimes. (Please see page 4)

Another choice for supporting Wycliffe members is through a charitable gift fund, which combines immediate tax benefits with maximum flexibility in beneficiary and distribution. Contributions to this donor-advised fund are eligible for current-year tax deductions and available to the beneficiaries according to the donor's plan.

With these tools and more, the Wycliffe Foundation supports Wycliffe missionaries by ministering to their partners, giving them opportunities to extend their stewardship.

If you would like more information on how you can provide support for Bible translation, literacy and linguistics training through gift planning, visit www.wycliffefoundation.org. You can also contact the Foundation toll-free at (877) 493-3600 or by e-mail at info@wycliffefoundation.org.

KODIAK Project updates available online

In the last issue of P2, you read about the KODIAK Project and the urgent, yet ongoing, need for these vital aircraft. Keep up to date on the progress by visiting www.kodiakproject.com. You can also sign up for KODIAK e-briefings, providing you with updates right to your inbox.

The Wycliffe Foundation's new Web site is now live!

Visit www.wycliffefoundation.org to get more information on how to support Bible translation, linguistics and literacy through gift planning, read about others who are doing it and view your own personalized gift plan. It's updated regularly, so be sure to visit often!



WAPISHANA SCRIPTURE UPDATE

God continues to triumph for the Wapishana people, even in the wake of the murders of translators Rich and Charlene Hicks. Prior to his death, Rich was working on translating the Book of Revelation. After the fire, the translation was thought to have been lost, but translator Bev Dawson found the first nine chapters when her computer was repaired. Then, when she and a co-worker went to buy a printer, the store owner gave them a new one — free of charge — saying, “I want to give you this printer. It's the right one for the Lord's work.”

Timing gifts for greatest savings

No matter how you choose to make your gifts, it is important to take steps to assure your gifts are completed in time to provide full benefits for you and your charitable interests in 2005.

Gifts of cash or checks

Make sure your gift is personally delivered or mailed in an envelope postmarked no later than Dec. 31.

Gifts of securities

If you own securities and have the certificates in your possession, send a signed stock power and the unendorsed stock certificate in separate envelopes.

Your gift is complete on the date of the later postmark if the envelopes are not postmarked on the same day. For other securities or mutual funds, consult us and your financial services provider for specific instructions.

Gifts from retirement accounts

For those age 59 1/2 and older, retirement accounts can be a convenient “pocket” from which to make charitable gifts. Recent and proposed tax legislation may make such gifts even more attractive. Check with us or your tax adviser for more information.

Planning for the Future

The end of the year may also be a good time to review your long-term plans, paying special attention to how they may include a “gift of a lifetime.”

You can make charitable gifts through your will or from arrangements you may already have in place, or you may choose to use special charitable giving tools that feature current tax savings, increased income and other benefits.

Gifts from existing plans

You can provide for charitable interests in one or more of the following ways:

- Through your will or living trust. There is no limit to the amount given in this way free of federal estate and gift taxes.
- As beneficiary of all or a portion of the remainder of retirement plan accounts. This can help avoid possible double taxation of those funds.
- To share in the proceeds of life insurance policies no longer needed for their original purpose.

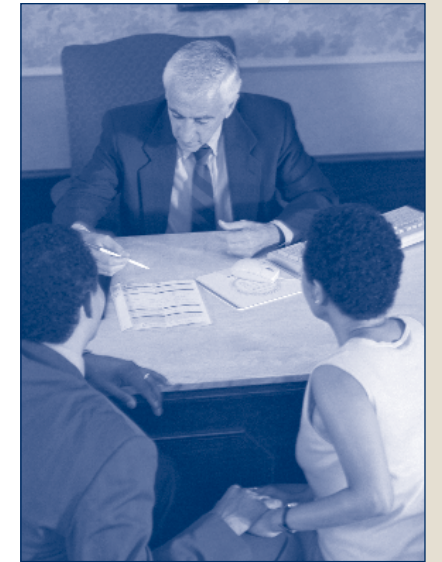
Gifts from special plans

Charitable trusts and other plans can enable you to make gifts today while generating income for yourself and/or your loved ones. You may also benefit from professional asset management, capital gains and other tax savings. Check with us or your advisers for more information about these opportunities.

Caught in the AMT Trap?

A growing number of taxpayers have been surprised to learn that they owe additional taxes due to the Alternative Minimum Tax (AMT). While many deductions and adjustments are ignored or added back for AMT purposes, charitable gifts remain deductible for both the regular and alternative minimum tax.

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