

MEMORIALS AND HONORARIUMS

This is a wonderful way to remember or honor a loved one.

IN MEMORY OF

Derrick Family by Edwin & Wahnita Rupprecht
Ronald Pinnt by Charlotte Teuscher
Karen Spicer by Bonnie Kregel

IN HONOR OF

Laura Helmuth's 100th Birthday by Breck & Mari Crandell
Dianne Hill by John & Joanne Emmons
Elise Locke's 80th Birthday by Andrew Locke
Elise Locke's 80th Birthday by Mary Kay Salminen

Gifts can be made online or mailed.
For information, contact Kelly Bone at
734-994-7909 or kbone@mostministries.org

2020 Teams

Belize Eyeglass (2012)	March 5-12
Sri Lanka Eyeglass (2032)	March 30-April 10
Tanzania Eyeglass (2008)	April 23-May 3
Guatemala Eyeglass (2025)	April 23-30
Jamaica VBS/Construction (2031)	May 21-28

For the Team Schedule, please click on the "team info" tab on our website to see the complete 2020 Team Schedule.

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Bailey presenting on the Honduras Team

Peg added: "Shortly after receiving the call from Bailey, I was sitting on our deck overlooking the river and heard a loud screeching sound. A pair of hawks were encouraging their fledgling to leave the nest and fly. After much flapping, the baby bird and its parents climbed into the sky together and began gliding in the wind. It reminded me how God was watching over Bailey and there was no need to worry. I realized it was me who was really freaking out. I needed reassurance that God was in control, which brought to mind Proverbs 3:5-6 'Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight.'"

Did this experience impact Bailey? How could it not? **God works in everyone on a MOST Ministries mission trip!** Each team member and each person served are blessed in so many ways. Bailey was amazed at the **joy** of the Honduran people who had so little, but were so thankful.

Finally, I asked Bryan and Peg: Would you consider joining a future MOST Team? Their answer was quick and emphatic: **"Absolutely!"**

Hope to see them and you on a MOST team in 2020!



Wanting the M.O.S.T. for Your Child

By Penny Selle (MOST Ministries Board Member & Team Member)



Piepenburg Family

Have you experienced the emotional roller coaster of saying goodbye when your child left for the first day of school, or summer camp, or college? Do you wonder if people of the Bible felt the same? What might **Abraham** have felt as he led his son to the sacrificial altar? Did **Hannah** have second thoughts when she left little Samuel at the temple with Eli? Did **Eunice** really rejoice to see Timothy leave home to apprentice under Missionary Paul? Or consider a more contemporary example... On a recent MOST Ministries mission trip to a politically unstable nation, one team member was a young woman who left family, home, and country for the first time. Here's the story of the **Piepenburg Family**...

Bryan and Peg live in northern Wisconsin with their two children, Bailey and Kolby. Both Bryan and Peg are very active in their church, Christ Lutheran in Wausau, and have served in various roles and on numerous boards and committees. Peg is also an LWML member and had connected with MOST Ministries years ago at an LWML Convention. Hearing about MOST had prompted her to request information about upcoming mission trips -- but years passed before anyone from the family actually decided to go on a MOST mission team. Not long ago, Peg sent an email to a MOST team member about joining a mission team. In a phone conversation, they chatted about the many options and opportunities available through MOST Ministries. Perhaps Bailey, now in college and minoring in Spanish, would be interested in one of them? After the family attended a presentation to learn

more about MOST Ministries, Bailey arranged to have a presentation about MOST at her own church, and excitedly signed-up for the Honduras eyeglass team!

Of course, Bryan and Peg, as loving parents, had concerns about Bailey going on the mission trip. Bryan had researched the country and learned that political demonstrations caused the U.S. government to issue travel warnings. Team Administrator, Tyler Seehafer, wrote to Bailey, assuring her that MOST was monitoring the situation. Bryan responded, "In things of this nature, I very much believe that God is in control. Bailey is taking this opportunity to serve God and I believe she'll be taken care of. MOST is an experienced organization. She'll be going with experienced people. God has entrusted her to us and we are confident that God will take care of her."

Preparations quickly advanced. Family, friends, and congregation members were excited for her. They told her the experience would be life-changing. Bailey created and sold bracelets at church. Friends gave generous gifts. A Thrivent grant paid for fund-raising materials. People prayed that she and the team would go forth as God's servants to share his love and the message of salvation. Training was accomplished through videos and media presentations. Bailey was ready.

"It reminded me how God was watching over Bailey ... I needed reassurance that God was in control ..."

"Saying goodbye, the evening before Bailey's flight was difficult," said Peg, "but it was exciting for us to watch her step out of her comfort zone. She'd be flying to another country, going through customs, and living out her faith in ways we could not imagine. Frankly, I was both terrified and excited at the same time!" Shortly thereafter, the team's flight was cancelled due to mechanical problems. They would be arriving in Honduras a day later. When Bailey shared this with her family, it was she who provided comforting words that helped her mother put things in perspective: "Mom, why would I worry? I can't control the plane!"

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Tax & Other Advantages: Making “Qualified Charitable Distributions”

By Greg Gessert (MOST Ministries Board Member)

As you may know, if you are over 70 ½ years old and own so-called “qualified” or tax advantaged retirement accounts (e.g., SEP, 401K, 403B, 457B, traditional IRA), you are required to withdraw a portion from those accounts each year. In general, the amount that must be withdrawn, called the “required minimum distribution” or RMD, is taxable if it is deposited into a regular money market, checking or savings account, or simply withdrawn and spent. When the RMD amount enters a taxable account or is spent, it must be included in the taxpayer’s “adjusted gross income” (AGI) and becomes subject to the federal income tax in that year.

As a 70+ year old senior, myself, I was pleased when the federal government announced last year that Social Security recipients would receive an increase in their payments for 2019 because of a higher 2018 national cost of living. But when my Social Security check arrived in January, it was significantly less (approximately \$500 annually) than the monthly amount I had received previously. Ouch! How did that happen?

In my situation, when I deposited my RMD into my checking account before making donations to my church and MOST Ministries, it also increased my AGI which resulted in an increase in my annual Medicare payment. However, *if all or a portion of my RMD had been sent directly from a retirement account to the eligible charities, it would not have been included in my AGI.* This type of direct transfer is called a Qualified Charitable Distribution or QCD. A QCD is counted against my required minimum distribution but it is not included in my AGI or in the Medicare payment calculation. If I had made a QCD last year my 2019 Social Security income would have increased and my Medicare payment level would probably have remained at the previous lower level.

The bottom line is that a QCD is a legal and relatively easy means for charity minded seniors to support their favorite 501(c)(3) charities -- thereby avoiding the negative aspects of increasing their federally taxable adjusted gross income. Another advantage of the QCD is that it can be used to support charities without itemizing the donation on your annual federal tax return. As you may know, the 2017 federal tax law doubled the individual deduction and, as a result, many tax payers who formerly itemized their tax deductions, and received deductions for donations to charities, no longer have to do so. Using QCDs, you reduce your AGI dollar for dollar which reduces your income tax, your favorite charities get their donation, and you don’t have to itemize the donation on your income tax return – a win-win-win!

Note: 2020 Social Security benefits are scheduled to increase 1.6 percent.

For more information on QCDs, check with your tax preparer or other reputable sources, such as:

www.irs.gov/retirement-plans/retirement-plans-faqs-regarding-iras-distributions-withdrawals
www.fidelity.com/building-savings/learn-about-iras/required-minimum-distributions/qcds
investor.vanguard.com/contact-us/faqs/how-do-i-take-a-qualified-charitable-distribution-qcd
www.infaithfound.org/gifts-qualified-charitable-distributions



Sunglasses for Everyone

By Darcel Shankle (MOST Ministries Team Member)

This past summer I had the privilege of going on a MOST Ministries eyeglass mission trip to a Lutheran Church in LaPaz, Honduras. I was asked to serve as the nurse to examine clients’ eyes as they came through the clinic.

As the nurse, my job was to detect any eye issues that might warrant the client getting sunglasses or prevent them from continuing through the eye clinic if they had an eye infection. The conditions I saw at an alarming rate were both Pterygium & Cataracts. Pterygium, also called “surfers eye”, is a growth that occurs on the conjunctiva that covers the white part of your eye over the cornea. The growth is caused from irritation to the eye from UV rays, wind, dust & smoke. The most common cause is constant exposure to sun without the protection of sunglasses.

The clients in Honduras are often men who work outside all day or women who cook over open fires without eye protection. I saw an unusually high amount of Pterygium & Cataracts in these individuals at a young age.

Both Cataracts & Pterygium can lead to vision issues and loss of sight if left untreated. The most effective way to prevent both of them is by wearing sunglasses. At the eyeglass clinic in Honduras, we ran out of sunglasses which prevented us from giving them to all of the clients who already had Cataracts & Pterygium.

The reason I am writing this is in hopes that in the future, enough sunglasses are sent to eyeglass clinics to give to every client who has the issues I’ve seen. It was frustrating to send people away with no eye protection when they needed it. What would be even better would be to give out sunglasses to every participant who is exposed to sun regardless of whether they have an issue because prevention is better than trying to treat an issue after it has developed.



“Believing is Seeing” MOST Ministries Celebrates 30 Years

By Bethel Larsen (MOST Ministries Board Member & Team Member)

A sunny autumn afternoon, a gathering of friends with many shared experiences to recall, and a delicious meal are always a winning combination. MOST Ministries’ friends and supporters from thirty years of short-term missions enjoyed all this and more on September 22 when its Thirtieth Anniversary and Annual Fundraising Luncheon was held in the Black Box Theatre of Kreft Center for the Arts on the Concordia University Ann Arbor campus. “Blessed are those who have not seen and yet have believed,” said Jesus (John 20:29). After an opening prayer offered by the Rev. Dr. David Stechholz, MOST founder Gayle Sommerfeld and guest speakers Muzi Khumalo and Sue Pfeil all reflected the truth of this verse as they testified to God’s blessing on steps of faith taken in the founding and growth of MOST Ministries and its satellite eyeglass ministries in Kyrgyzstan and South Africa. Rev. Joel Serrault, MOST Ministries board member, served as emcee. Generous sponsorships covered the cost of the event, which has raised over \$87,000 in gifts and pledges so far. Believing God’s plans are good and taking one step of obedient faith at a time, we have seen God work in ways we could not have predicted throughout the history of MOST Ministries. Surely, “the best is yet to be”! Please check our website at www.mostministries.org for ways to support our ministry and the 2020 team that may be a good fit for you.