

MAKING A DIFFERENCE IN A FINANCIAL CRISIS

Many churches and charities are having a tough time meeting the needs of people who are hurting during this financial crisis. Even though the flow of funds through the spigot has slowed considerably, we are not the first, and certainly not the last, to be concerned about what is happening to our neighbors.

In II Corinthians 8 the Apostle Paul invites the church in Corinth to give an offering to help the Jerusalem church, which has fallen on hard times. The Corinthians were willing to share the pain of those in Jerusalem because they knew they were members of one body. The offering from the church in Corinth to the church in Jerusalem is seen by some to be a "thank offering" because the gospel had been taken from Jerusalem to Corinth. The offering is also a reminder of Jesus' self-giving example.

**"But just as you excel in everything — in faith, in speech, in knowledge, in complete earnestness and in your love for us — see that you also excel in this grace of giving."
 (II Corinthians 8:7)**

Historically, recessions have had little effect on religious giving: when adjusted for inflation the giving has been -0.1% compared to an average growth in non-recession years of 2.8%. Congregations are the first recipient of household dollars given to charity. While we have the motivation to meet the needs of hurting people, we may need to learn of creative, alternative ways to give to "make a difference" by keeping the spigot open.

One possibility is to create a charitable lead trust (CLT), whereby you make a gift to a charity or church

for a specified number of years, allowing them to receive a stated amount of income from the trust each year. At the end of the designated time period, the corpus is distributed to your descendants or another beneficiary chosen by you. A CLT has tax benefits depending on how it is funded and disbursed.

Another possibility is Kiva, a unique person-to-person micro-lending website, through which individuals can lend directly to entrepreneurs in the developing world. Entrepreneurs' profiles can be browsed on the



website (www.kiva.org), and loans can be made using PayPal or credit cards. Kiva partners with 100 existing expert microfinance institutions which distribute the loan funds to the selected entrepreneur and often provide training and other assistance to maximize the entrepreneur's chances of success in achieving economic independence.

These are only two alternative ways to help others while at the same time offering you the benefit of knowing you are making a difference in the life of another person who has not had the opportunities that have enriched your life.

Kyle Maxwell
 Executive Director

My Enduring Gift

I/we wish to make a perpetual gift to the Oklahoma Disciples Foundation, Inc.

Please select the endowment fund(s):

- Camps & Programs
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- ODWF ODMF
- Disc. Scholarships & Institutions
- Regional Ministries
- Other _____
(Full list at www.okdisciplesfoundation.org)

Disciples Club
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(Gifts are recorded in the calendar year.)

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Questions? Call 888-525-6530 (toll-free)

Return to:
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 301 NW 36th
 Oklahoma City, OK 73118

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“BE THE CHANGE YOU WANT TO SEE IN THE WORLD.”

(Mahatma Gandhi)

This often-quoted and inspirational charge seems simple enough. Yet many of us resist change. We respond with such platitudes as how difficult it is to teach old dogs new tricks, when in fact experienced trainers can demonstrate that older dogs can be taught anything a younger dog can learn – just not as quickly!



Once almost ubiquitous, this familiar license design will soon be available only as a “Classic” specialty plate. Even the most apparently mundane, everyday object is subject to change. And vast changes are all about us. New technologies, global economics, social demographics, climatic disruptions and other powerful forces are factors driving change in our world. Again: many of us resist change; we see it as beyond our control.

How do we remain grounded in the midst of such massive forces? One way is to clearly identify your values and envision the kind of change you would like to see. What would you like it to look like? Feel like? Taste and smell like? Sound like?

Philanthropic and other nonprofit organizations frequently organize their marketing strategies around a message about the change they can effect. Kiva (referenced in our ‘cover story’), which provides a mechanism for individuals to support third-world entrepreneurial efforts, promotes “loans that change lives.” Hopefully, Oklahoma Disciples Foundation’s adage sounds familiar to our readers: *“together we touch lives.”*

Ecclesiastes 3:1-8 (King James Version)

¹To every thing there is a season, and a time to every purpose under the heaven;

²A time to be born, and a time to die; a time to plant, and a time to pluck up that which is planted;

³A time to kill, and a time to heal; a time to break down, and a time to build up;

⁴A time to weep, and a time to laugh; a time to mourn, and a time to dance;

⁵A time to cast away stones, and a time to gather stones together; a time to embrace, and a time to refrain from embracing;

⁶A time to get, and a time to lose; a time to keep, and a time to cast away;

⁷A time to rend, and a time to sew; a time to keep silence, and a time to speak;

⁸A time to love, and a time to hate; a time of war, and a time of peace.



Camp Christian Scholarships Make A Difference!

This year, Camp Christian has awarded 66 scholarships of 40% of the camp fee or more. In some instances, a higher percentage was awarded if a camper’s church was unable to provide any financial assistance. Private contributions, together with a distribution from the Camp Christian scholarship endowment fund (held by the Foundation) totaled \$6,030 in scholarship funds.

Jeff Kendall (Chairman, Camp Christian Committee) reports, “I know for sure that granting scholarships is making a difference. Our numbers are up from last year in Chi-Rho and Junior. I have already received emotional Thank Yous from church staff and parents who have said that their children could not attend camp if it were not for the scholarships. It warms my heart knowing we [including the Foundation staff] are making a difference.”

Learning water safety, as well as having fun and enjoying the sun and water are important parts of the camping experience. Campers especially enjoyed seeing Inspiration Point from the water. **“Together we touch lives,”** and your giving to the camp and conference funds make it possible.

