

STARS AND STRIPES®



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Fisher House Foundation is there for military and veterans’ families because

# A Family’s Love Is Good Medicine

When Brayden and Deklin were born they weighed 2 ½ pounds—combined. In fact, the doctors weighed them in grams on day two: Brayden at just 400 grams and Deklin only a little bit heavier.

“It’s hard to believe,” said Army SSgt. Frank Wooten, the boys’ father. “Brayden’s legs were smaller than my little finger. Their eyes were not even open yet.”

The twins were born January 26, 2011, and for the next 4 ½ months, Frank and Canndice, the boys’ mother, lived on a daily, and sometimes hourly, emotional roller coaster, never knowing if their boys would survive and then—if they did—would they ever be able to play baseball, read a book or dance?

During the ordeal, the Lackland Air Force Base Fisher House was their home and their refuge, allowing them to be just steps from their babies. Lackland is one of 65 Fisher Houses located near Department of Defense or Veterans Affairs hospitals. For 25 years, Fisher House has a “home away from home” for our nation’s wounded, ill or injured servicemembers, veterans and their families.

“I truly believe it was the miracle of modern medicine that kept my boys alive and the love we felt from our family at Fisher House that gave us strength to go on,” said Canndice through fresh tears. “You just can’t imagine how indebted I am to Fisher House, for giving Frank and me a home at one of the most

difficult times in our lives.”  
Today, Brayden and Deklin are thriving, active, vibrant little boys. Determination, the miracle of modern medicine, and the love of their Fisher House family, have all coalesced to help create a happy, delightful American military family.

Help Fisher House continue supporting military and veterans’ families for another 25 years. Nationally recognized as a premier non-profit with a four-star Charity Navigator rating and an A+ from the Charity Watch, you can learn more at [www.fisherhouse.org](http://www.fisherhouse.org).



#11453





# Because we ♥ our military and veterans.

“I truly believe it was the miracle of modern medicine that kept my boys alive, and the love we felt from our family at the NICU and our family at Fisher House that gave us strength to go on.”

– Canndice Wooten



For more than 30 years, the Fisher House program has provided “a home away from home” for families of patients receiving medical care at major military and VA medical centers. These homes provide free temporary lodging to military and veterans’ families so they can be close to their loved one during a medical crisis.

[fisherhouse.org](https://fisherhouse.org)

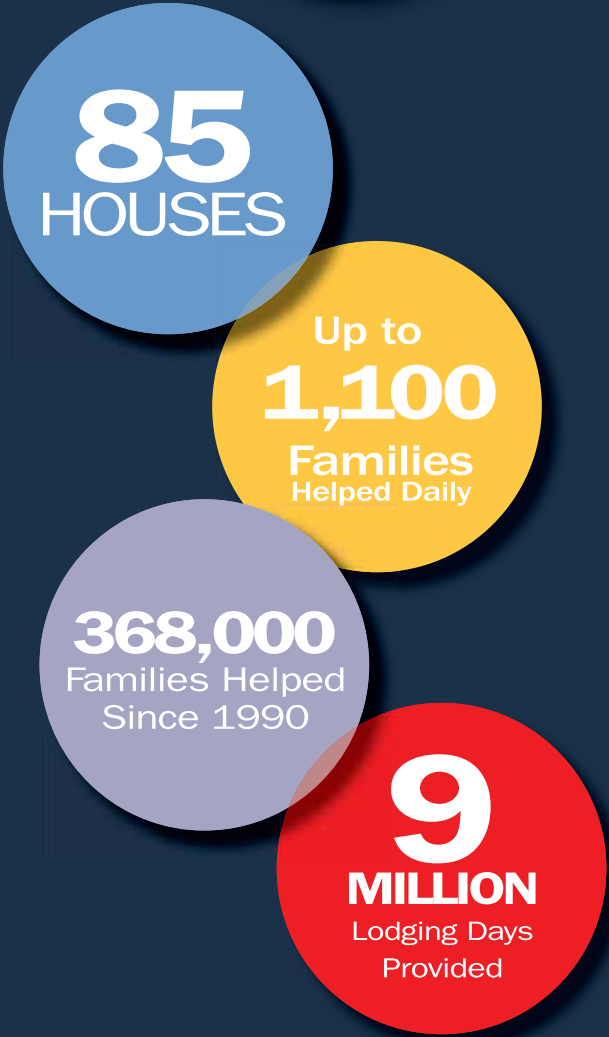
## HOW YOU CAN HELP

- ♥ Donate to Fisher House Foundation
- ♥ Give Your Frequent Flyer Miles to Hero Miles
- ♥ Give Your Hotel Points to Hotels for Heroes
- ♥ Volunteer at a Fisher House

**Fisher House Foundation | CFC Code: 11453**

## RATINGS MATTER

Fisher House Foundation has received an A+ rating from Charity Watch, earned four stars (out of four) from Charity Navigator and a Platinum Seal from GuideStar.







# HOW TO GIVE TO MILITARY CHARITY ASSOCIATIONS

By Rebekah Sanderlin, Courtesy of Military.com

We all know that it's good to give. It's good for the recipient, and it makes us feel good about ourselves. But when trying to decide which of the—no kidding—400,000 military charity associations that help families and veterans in some way to give our hard-earned dollars to... We. Can't. Even.

Worse, in recent years, some of the biggest and best known of these military charity associations have been hit with some less than stellar accusations.

It's enough to make you just close up your wallet and quit.

But wait. We can help you—relatively easily and quickly—find a military-affiliated charity you'll feel great about supporting.

Start by asking yourself the following three military charity questions:

**1. What makes you smile? What makes you mad? When you're scrolling through social media, what catches your attention?**

With so many charities to choose between, find one that does something that stirs you. Want to help deployed troops find foster homes for their pets? Or maybe you want to help make a wounded warrior's home wheelchair accessible? Perhaps you'd like to

provide school supplies to military kids, or fund a scholarship to help a military spouse to earn a degree? There's a charity (or 1,000) out there doing each of those things. Take to Google, search for the things that interest you and jot down the names of a few organizations that are doing that thing that makes you smile.

**2. How do you plan to give?**

The Combined Federal Campaign (CFC) is the largest and most successful workplace fundraising campaign in the world. Over the past 50 years, the CFC has raised \$7 billion to help people in need around the corner, across the nation and all over the world. Through the CFC's Universal Giving campaign, federal

employees can donate to any CFC-approved charity in the country.

You'll have peace of mind built-in that the charity you're donating to is fully vetted. The U.S. Office of Personnel Management screens all CFC-participating charities against the IRS Master File of Exempt organizations to ensure that they are registered as 501(c)(3) charities. In addition, all CFC charities are reviewed annually for evidence that they are providing services on a local, state, national or international level and meeting the standards of public and financial accountability.

**3. How important is it to you that the charity be a good steward of your money?**

(Hint: It's probably pretty important if you're reading this article.)

Watchdog web sites like Charity Navigator, Guidestar, Charity Watch, Philanthropedia, Standards for Ethics Institute, and the Better Business Bureau's Wise Giving Alliance can give you more information on the charities you're most interested in supporting.

That said, watchdog sites aren't the final word on whether an organization is worthy of your dollars. Even charitable giving experts are torn on what makes a charity a good bet. And, it's important that you compare organizations fairly. Museums, for example, will have higher operating costs than food banks and that's okay.

**Now just give already.**

Once you feel good about a particular organization, stop researching and make the gift. Don't be a victim of analysis paralysis. If you've gone through the above steps, you should be able to make a knowledgeable donation and feel great about the good you've done. In the end, giving is good.



CFC #24770

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♥ House the homeless

♥ Free Medical Care for those in need



♥ Pregnancy and Adoption support

♥ Counseling for individuals and/or couples



These are a few things we can do with *your* help.

www.cdda.net



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# GIVING TO CHARITIES THAT HELP VETERANS

**When you donate to help veterans, you want your donation to go to a charity that really helps them and their families. Doing a little bit of research and asking questions will help you do that.**

*Courtesy of the Federal Trade Commission*

**M**any charities do a great job supporting our nation's veterans with education, training, counseling, financial assistance, and more. But a few organizations take advantage of people's generosity. They use images and tell compelling stories that appeal to our hearts and patriotism, but they lie about what they do and how they spend donors' money. Often, they use names that sound like well-known charities or that include words like veteran, foundation, operation, hero, wounded, disabled, or homeless. Just because those words are in the organization's name doesn't mean it actually helps veterans.

You want to make your donation count. Read these tips to help you donate wisely.

## Do your research.

- Search the charity's name online with words like "complaint" and "scam."
- Check out reports and ratings through trustworthy organizations like Better Business Bureau (BBB) Wise Giving Alliance, Charity Navigator, CharityWatch, and GuideStar.
- See if the charity is registered with your state charity regulator. Most states require charities to register before soliciting. You can find your state regulator at [nasconet.org](http://nasconet.org).
- Use the IRS's Tax Exempt Organization Search to see if your donation is tax-deductible.

## Ask questions.

- What's the charity's website, address, and mission?
- How much of your donation will go directly to services that help veterans, rather than fundraising?

- How much of your donation will be used for the specific programs you want to support?
- If supporting veterans in your own community is important to you, ask how the charity spends money in your area.

## Be careful how you pay.

- If someone asks you to send them cash, wire money, donate by gift card, or leave money under your front door mat for pick-up, don't do it. That's how scammers often ask you to pay. It's safer to pay by credit card or check.
- If you're donating online, check that the webpage where you enter your payment information has "https" in the web address. That means your information is transmitted securely.
- Legitimate charities will give you a receipt that shows the amount of your donation. Keep that record and check your credit card statements to make sure you're only charged for the donation you wanted to make.

## Watch out for scammers' tricks.

- They spoof caller ID to make their fundraising calls look like they're from your local area code, a Washington, D.C. area code, or from an organization you know.
- They pressure you into donating immediately before you have time to do any research. A legitimate charity will welcome your donation at any time.
- They claim that you'll win a sweepstakes or get a prize if you donate, which is against the law.
- They thank you for a donation you don't remember making. Scammers do that to trick you into thinking you actually made a pledge, and guilt you into sending money.

## What about donation requests through social media and crowdfunding sites?

Many requests for donations through social media and crowdfunding sites are legitimate, but some are scams. For example, there are people who misuse real pictures and stories of veterans to get you to donate, but the money goes into their own pockets. Crowdfunding sites often have little control over who uses them and how donations are spent. Research any charity before you give. Also, if tax deductions are important to you, remember that donations to individuals are not tax-deductible.

The safest way to give on social media or through crowdfunding is to donate to people you actually know who contact you about a specific project. Don't assume that solicitations on social media or crowdfunding sites are legitimate even when they are shared or liked by your friends. Do your own research. Call or contact your friends offline and ask them about the post they shared.

## Help stop veteran charity scams.

Report veteran charity scams to the Federal Trade Commission at [FTC.gov/complaint](http://FTC.gov/complaint) and to your state charity regulator. (Find your state regulator's contact information at [nasconet.org](http://nasconet.org).) Give as much information as you can in your report including, the name of the charity, the name of the fundraiser who contacted you, their phone number, website, address, and any other details they gave about the charity.



# My CFC STORY

COURTESY OF CFCNCA.ORG

## CAMI'S STORY - MENTAL HEALTH AND DOMESTIC VIOLENCE PREVENTION

CAMI JOHNSON,  
DEPARTMENT OF JUSTICE

I am an Air Force military retiree and a current federal civil

service employee at the Department of Justice. The causes I care about are domestic violence and mental health awareness. Both causes are serious social issues that have significant negative impacts on our communities and families with generational consequences.

My aunt was brutally murdered by her husband in a domestic violence situation. As a result of the tragedy, my mother suffered a severe mental health crisis and spent most of my childhood in mental health institutions. Over the years, she received treatment and services from many non-profit organizations like those participating in the CFC. I am so thankful for the heroes that ensure help is available for those who need it.

Supporting my causes through the CFC makes me feel empowered and strong. My giving helps individuals in domestic violence situations break the silence and seek safe options provided by many charitable organizations. My support allows me to be a brave voice for my mother and many others who are dealing with the realities of mental illness. Funding through the CFC can provide shelter, counseling, prevention, support, and many other services for domestic violence victims and those with mental health-related concerns.

## REFAAT'S STORY- ARTHRITIS RESEARCH

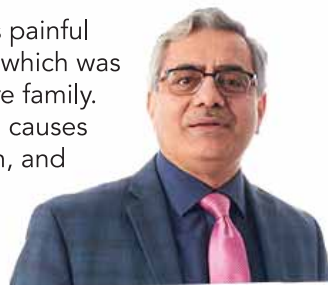
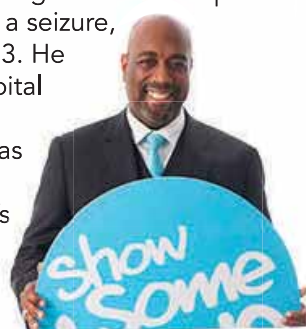
My cause is Rheumatoid Arthritis Research. This cause is important to me because my

mother suffered from this painful and debilitating disease, which was very stressful for the entire family. Rheumatoid Arthritis (RA) causes severe joint stiffness, pain, and inflammation eventually leading to deformation and disfigurement of the joints. There is no real cure for this disease; heavy doses of steroidal and non-steroidal drugs are used to manage the pain. These drugs have their own side effects and can lead to serious complications.

More research is needed to understand the root cause of RA and hopefully find a cure. The CFC provides a funding platform which by itself cannot cure this terrible disease, but it can help raise much-needed funds for continued research. Every bit helps! As they say, an ocean is just a collection of many drops. The CFC allows all charitable causes a chance to get the attention they deserve and encourages people to support things they may not have noticed otherwise.

## DAMIEN'S STORY - CHILDREN'S HOSPITALS

My cause is supporting children's hospitals. My firstborn son had a seizure, out of nowhere, at age 13. He was taken to a local hospital where he experienced a grand mal seizure and was immediately transferred to a specialized children's hospital. He spent a week in ICU with a respirator. Our whole family was reeling with shock. Through the entire ordeal, the knowledgeable and kind doctors and medical teams comforted, advised, and supported us. Miraculously, he responded well to their treatment and is now

REFAAT SHAFKEY,  
DEPARTMENT OF TRANSPORTATIONDAMIEN HILL,  
FARM CREDIT ADMINISTRATION

26 years old, active and living life to the fullest. When my youngest son, at age two, had a fever-related seizure, we knew exactly where to take him. The complete confidence we had in the children's hospital from our prior experience came through for us again. My youngest son is now 10 years old, playing basketball, and doing fine!

I am so thankful the CFC gives me the opportunity to contribute to children's hospitals and help other families going through a similar, scary experience as my family did. Giving through the CFC is such a reciprocal relationship because you never know when you may need one of the CFC-supported organizations to help you.

## LAURA'S STORY - ANIMAL WELFARE

My cause is animal welfare. As a Sailor, I know firsthand that serving our country isn't always easy. Having my furry friends at home helps me get through some tough times. They are my support, companions, and comforters. Animals have this way of knowing how you are feeling and can help in unexpected ways. For example, when I returned from a long deployment, my one-eyed, black cat, Killer, adopted from the Bahrain SPCA, hopped right in my lap, purring so loudly and rubbing his whole body against mine. My heart was filled with joy and love. I will never forget that feeling!

SYN1(SW/IW) LAURA GUTHRIDGE,  
U.S. NAVY

By supporting my cause through the CFC, I will give veterans, children, the elderly, and others a chance to experience the loyalty and companionship pets provide. Donating through the CFC is rewarding, strengthens our values, and can make us happier! The CFC allows us to support our local communities and the welfare of others while bringing us all closer together.

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**CFC #10507**

MC-LEF is a registered 501 (c) 3 charity that has been recognized by Independent Charities of America for its excellence and efficiency.

**CFC# 27387**

**AMERICAN AIR MUSEUM IN BRITAIN**

**Southeastern Guide Dogs**  
**GuideDogs.org**  
**CFC #11903**



# Helping Veterans Live a Life Worth Living



Pictured (left to right): Stop Soldier Suicide Co-Founder and Board Chairman, Brian Kinsella, presenting then-Army Chief of Staff, General Mark Milley, a Stop Soldier Suicide jersey at the Pentagon prior to the Chief's Salute Ceremony recognizing Stop Soldier Suicide for its work supporting soldiers and their families.

By Chris Ford, Stop Soldier Suicide CEO

Since 2001, more than 108,000 veterans have died by suicide. That's more than 6,000 a year and fifteen times the number of combat casualties since 9/11. In response, the U.S. government has spent billions of dollars on suicide prevention. Despite these investments, suicide rates continue to climb at an alarming rate. According to VA, younger veteran suicide rates, in particular, have increased by 93% in just over a decade.

Despite their best efforts, government programs and most

nonprofit services aren't working. These services often come with lengthy delays, strict eligibility restrictions, or meet only one of the many needs that are affecting the veteran. Even worse, many have no evidence in reducing suicide. In short, current programs are too high-level, too generalized, and too late to help veterans in crisis and catch those at risk for suicide before they reach a crisis.

Sadly, if we keep doing the same things, we'll lose another 60,000 veterans by 2030.

Stop Soldier Suicide has a new,

evidence-based plan to reverse these tragic trends and make a real difference in the lives of veterans and their families. Founded in 2010 by three Army veterans personally affected by the suicides of brothers-in-arms, Stop Soldier Suicide is the nation's first and largest veteran-led organization focused exclusively on ending this prevalent issue affecting far too many families. Since its founding, Stop Soldier Suicide has worked with more than 2,000 veterans and service members to help them avert crises and enjoy lives worth living.

Stop Soldier Suicide has helped veterans like Wesley, a U.S. Navy veteran. Before working with Stop Soldier Suicide, Wesley was substance-abusing, unemployed, planning to leave his wife, and actively planning his own death. After just a few months working with Stop Soldier Suicide's case managers, he's alcohol and drug-free, working on his marriage, and hopeful—even excited—about his future.

In the last year, with the help of experts across many fields, Stop Soldier Suicide has uncovered ground-breaking information about veteran

suicides that will change our nation's future. New information tells us that 33% of all veteran suicides occur in fewer than 4% of all U.S. counties. Through in-person interviews with veterans who have made suicide attempts and the surviving family or friends of veterans who took their lives, we've developed new hypotheses and new countermeasures to help veterans in crisis and to identify at-risk veterans before they reach a crisis.

With your help, we'll reduce veteran suicides by 40% before 2030. That's 2,400 veteran lives per year. Your generous support ensures veterans or servicemembers in crisis receive:

- Help regardless of discharge status
- Responsive and frictionless support
- Holistic services to meet their complex needs
- Individualized and enduring care

So, thank you in advance for your generous support to Stop Soldier Suicide. By joining the mission of Stop Soldier Suicide, we're going to save thousands of lives and see a day when those who have faithfully served our country no longer struggle, but thrive.

## Donating and Recordkeeping

Courtesy of USA.gov

Whether you're donating money or goods, make sure you keep records of your donations to charities. You may not have to send these documents with your tax returns, but these documents are good to include with your other tax records. Common documents include:

- Canceled check to the organization
- Credit card statement showing a payment to the organization
- Receipt from the organization
- Annual giving statement from the charity or non-profit
- Email confirmation from the organization
- Written acknowledgment for vehicle donations
- Itemized list of the items you donated

- Vehicle identification number (VIN) for vehicle donations
- Signed over vehicle title
- Phone bill, if you gave a donation through a text message
- Valuations of stocks, real estate, art, or jewelry donated to a charity

There are some pieces of information that may be included in receipts and giving statements:

- Name of the organization
- Date of the donation
- Amount of the donation
- Statement that no goods or services were provided by the charity in return for your donation (if that was the case)
- Vehicle identification number for vehicle donations



Veteran Suicide Rates  
Are Heading In The  
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preventcancer.org



# How to **donate wisely** and **avoid scams**



## Look up a charity's report & ratings:

- give.org
- charitywatch.org
- guidestar.org
- charitynavigator.org



Never pay by **gift card** or **wire transfer**.  
**Credit card** and **check** are safer.



**Watch out for names** that only  
look like **well-known** charities.



**Search the charity name online.**  
Do people say it's a scam?



Ask **how much** of your  
donation **goes to the program**  
you want to support.



**Donating online?**  
Be sure where that money is going.

Federal Trade Commission • [ftc.gov/charity](https://www.ftc.gov/charity)



## AT A GLANCE: FORM 990

Most federally tax-exempt organizations must file Form 990 with the IRS each year. It provides information on the organization's mission, programs, and finances.

Not every charity is required to file a Form 990. Churches, state institutions and nonprofits that haven't received tax-exempt status from the IRS don't have to file.

An organization that files a Form 990 is required by law to let you view the document.

You can also find Form 990s at [charitynavigator.org](https://charitynavigator.org) and [guidestar.org](https://guidestar.org). GuideStar is a nonprofit organization that collects and organizes information on charities.

# STARS AND STRIPES.

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# BE GENEROUS: IT'S A SIMPLE WAY TO STAY HEALTHIER

By Terri Yablonsky Stat  
Chicago Tribune

If there's a magic pill for happiness and longevity, we may have found it.

Countless studies have found that generosity, both volunteering and charitable donations, benefits young and old physically and psychologically.

The benefits of giving are significant, according to those studies: lower blood pressure, lower risk of dementia, less anxiety and depression, reduced cardiovascular risk and overall greater happiness.

"Volunteering moves people into the present and distracts the mind from the stresses and problems of the self," said Stephen G. Post, founding director of the Center for Medical Humanities, Compassionate Care, and Bioethics at Stony Brook University School of Medicine in New York. "Many studies show that one of the best ways to deal with the hardships in life is not to just center on yourself but to take the opportunity to engage in simple acts of kindness."

Studies show that when people think about helping others, they activate a part of the brain called the mesolimbic pathway, which is responsible for feelings of gratification. Helping others doles out happiness chemicals, including dopamine, endorphins that block pain signals and oxytocin, known as the tranquility hormone.

Even just the thought of giving money to a specific charity has this effect on the brain, research shows.

Intuition tells us that giving more to oneself is the best way to be happy. But that's not the case, according to Dan Ariely, professor of behavioral economics and psychology at Duke University.

"If you are a recipient of a good deed, you may have momentary happiness, but your long-term happiness is higher if you are the giver," Ariely said. For example, if you

give people a gift card for a Starbucks cappuccino and call them that evening and ask how happy they are, people say they are not happier than if you hadn't given it to them. If you give another group a gift card and ask them to give it to a random person, when you call them at night, those people are happier.

"People are happier when they give, even if they're just following instructions," Ariely said. "They take credit for the giving and therefore are happier at the end of the day."

A 2012 study in the journal *Health Psychology* by Sara Konrath and a team at the University of Michigan found that older adult volunteers had a lower risk of dying in a four-year period than non-volunteers, as long as they volunteered for altruistic versus self-oriented reasons.

"In order to gain a personal benefit from volunteering, you have to focus on how your giving helps other people," said Konrath, now director of the Interdisciplinary Program for Empathy and Altruism Research and assistant professor at the Lilly Family School of Philanthropy at Indiana University. "We have the ability to shift our focus, and many of us do have an other-oriented reason for giving. If we can just focus on that aspect rather than what we can get out of it, chances are it will be better for our own health, too."

**"IN ORDER TO GAIN A PERSONAL BENEFIT FROM VOLUNTEERING, YOU HAVE TO FOCUS ON HOW YOUR GIVING HELPS OTHER PEOPLE."**

Sara Konrath,  
Director of the Interdisciplinary Program  
for Empathy and Altruism Research

An online national survey of 4,500 American adults (the 2010 United Healthcare/Volunteer Match Do Good Live Well Study) found that people who volunteer have less trouble sleeping, less anxiety, less helplessness and hopelessness, better friendships and social networks, and a sense of control over chronic conditions.

Even as a way to manage chronic pain, volunteering holds great potential. "If you could say that on a scale of 1 to 10, insulin as a treatment for diabetes is a 9.5, drugs for Alzheimer's disease are 0.05, volunteering is somewhere up around a 7," Post said. "If you were somehow able to package this into a compound, you'd be a billionaire overnight."

With an aging population, reducing cognitive decline is important, too. A recent review of studies published in the November 2014 *Psychological Bulletin* found that, among seniors, volunteering is likely to reduce the risk of dementia and is associated with reduced symptoms of depression, better self-reported health, fewer functional limitations and lower mortality.

Doing volunteer work may also give older adults perspective on their own life struggles, which can help them better cope with stress. Helping others also may promote the release of stress-buffering hormones that may reduce cardiovascular risk.

The benefits of giving are seen in younger people, too. A recent study of 10th-graders at a Vancouver high school found that students who spent an hour per week helping children in after-school programs over 10 weeks had lower levels of inflammation and cholesterol, plus a lower body-mass index.

And if you can't find time to volunteer "hands on," there's some benefit to making a meaningful donation to charity. "Studies show that people who donate meaningfully even just once feel happier months later, though it is best to do so with some regularity," Post said.

Researchers also have found that those in Alcoholics Anonymous who help other alcoholics double their likelihood of overcoming alcoholism one year after going dry. The benefits of helping others are greatest when you have experienced the same chronic problem, Post said.

"We are on the cusp of reaching the point where we are going to see more areas in clinical care, including preventive medicine, psychiatry, adolescent pediatrics, geriatrics, pain clinics and cardiology, where health care professionals recommend volunteering as a therapeutic behavior," Post said.

The concept is being used in therapeutic farm communities developed for people with serious mental illness. "The premise is quite successful," Post said. "If you encourage people with major mental disorders, including schizophrenia, depression and bipolar disorder, to contribute meaningfully to a community, they can better manage their condition."



# A God of Hope

By Catherine Gaul

Larry and Cami Robbins know the healing power of Scripture personally.

After they endured a traumatic experience while overseas, the Robbins received counseling, which made them ache for the people who didn't have that option.

The couple saw how critical it was to combine the power of Scripture with the hope of trauma healing workshops. As soon as they could, the Robbins helped lead a trauma healing workshop.

Today Larry and Cami work throughout Africa and the United States leading trauma healing workshops.

Violence in the Central African Republic over the last few years has resulted in about a quarter of the population being displaced, and many deaths.

As a result, many people carry deep-seated wounds from the trauma they've experienced. The Robbins ran trauma healing workshops and, with the help of partner organizations, also learned how to run story-based trauma healing workshops.

Many who attended one workshop came from communities with no Scripture in their language. Some languages had never even been written down! As a result, the workshop focused on sharing Scripture orally through stories and songs.

Not only did attendees have access to Scripture for the first time, but they also began to experience healing in their lives and hope for their communities.

"Each [trauma healing] lesson has a different Bible story. The facilitator tells the story, usually twice... and then goes around the [group]... and the participants retell it," Cami explained.

She continued, "[In one workshop] we were focusing on the story where Jesus wept. ... We asked questions like, 'What does your culture say about men crying?'"

After initial questions are asked, participants plan and perform a skit about the story. Cami said, "In groups, they translate the story by telling it aloud in their own language. Then we record it. We then ask them to translate it back into the national language... so a

consultant can... make sure they have translated accurately."

Participants work through healing exercises to process trauma, and each lesson is paired with a Bible verse. When participants studied the story of Lazarus, the verse was Ecclesiastes 3:4, "[There is] a time to weep and a time to laugh, a time to mourn and a time to dance" (NLT).

One young man experienced terrible nightmares because of his trauma. The night he attended the workshop, he had a peaceful dream where one of the team members led a group in a song of praise to God. The young man slept well for the rest of the workshop.

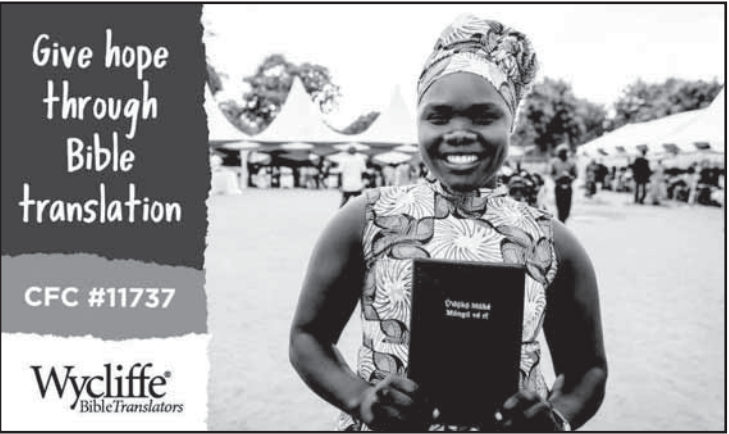
Cami shared, "God is restoring hope through these stories in the native tongue."

Wycliffe is grateful for all who support Scripture use in trauma healing, including those who give through the Combined Federal Campaign.



(Photo Credit: Wycliffe USA)

Trauma healing workshops sponsored by Wycliffe, help people heal through group exercises and the use of translated Scripture.



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# Joy in Victory

By Susha Roberts

In the days leading up to the dedication of their New Testament, the Keliko people of South Sudan joyfully sang the words of Psalm 66:5 with a sense of victory, “Come and see what the Lord has done.”

The church and translation team have overcome many obstacles to complete their 33-year translation project—trials, loss, displacement. Even when renewed civil unrest in 2016 forced them to relocate to refugee settlements in the Democratic Republic of the Congo and Uganda, they pressed on to completion.

Keliko was the 1,000th New Testament completed with the engagement of Wycliffe USA and SIL International—a primary strategic partner.

A few days before the dedication, a special church service was held at the Imvepi refugee settlement in Uganda to praise God.

One of the translators, Bishop Seme Nigo Abiuda, preached—with nods and exclamations of assent from the people—that God himself is the victor and they share in his victory, “Why do we praise the Lord? We praise the Lord because the Scripture in our language is here!”

But the Keliko church leaders know that victory is much more than what’s already been accomplished. It’s about the joy that comes from being transformed by the eternal power of Scripture. “I am therefore urging all the people to read, reflect and enrich their spiritual life using the translated materials such as the Bible, the ‘JESUS’ film,

recorded Bible and [Scripture] songs,” Bishop Seme declared in the dedication program.

They’re also looking to the future, believing that the Word will have transformative power through the generations. “The Bible has been launched at a time when we are facing many challenges. It is my belief that the love of God provided through friends and partners will impact the next generation,” said Dimba David, dedication organizing committee chairman.

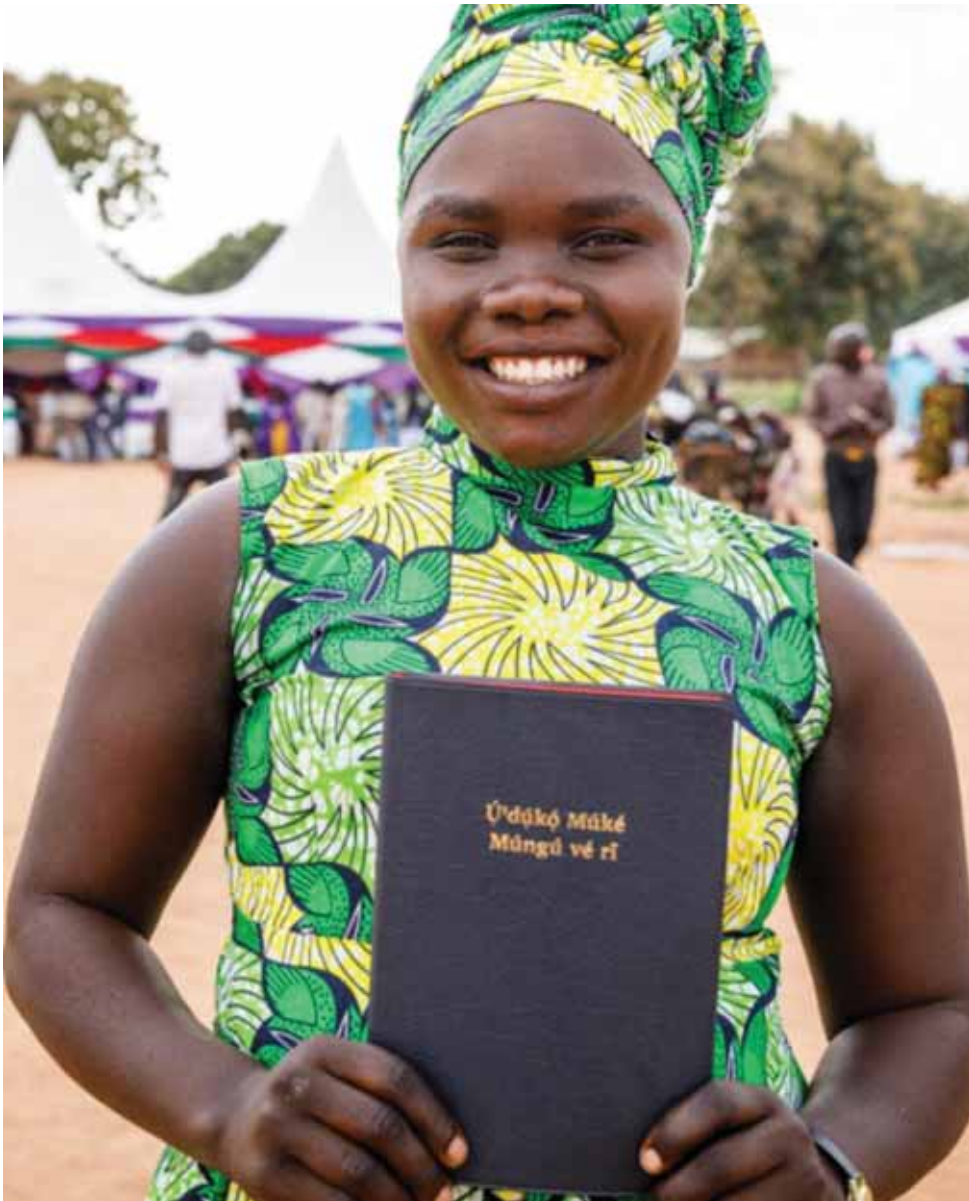
With the light of the Word shining in their hearts, the Keliko testify of God’s power to change their lives. At the dedication, the Archbishop of Central Equatoria Internal Province, Episcopal Church of South Sudan, His Grace Dr. Paul Yugusuk was so moved by their transformation that he expressed a desire to have the Scriptures translated into his own language. “It is this Word of God we use to bring our people to salvation,” said the Archbishop.

The Keliko translation team was responsible for the bulk of the work. But they acknowledge that the Lord brought them many great supporters and co-laborers who share in this victory.

Wycliffe is grateful for all those who support the work of Bible translation, including those who give through the Combined Federal Campaign.

When you help bring people God’s Word in a language they can understand, lives are forever changed.

The victory has only just begun.



(Photo Credit: Wycliffe USA)

Keliko was the 1,000th New Testament completed with the engagement of Wycliffe USA and partner, SIL International.

## Support Our Veterans

IN 2018

grants totaling

\$8.5 million

were awarded throughout the United States

More than 96 cents out of every DOLLAR went directly to support programs that help veterans and their families.

Programs supported by the Trust

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Charitable Service Trust



CFC #11322

## How Much to Give to Charities

**The Numbers Game:** Although traditionally, churches recommend giving a 10 percent tithe to charity, the average American gives at the level of 3.2 percent of his or her income (pre-tax). The average household donates \$1,620 a year, which translates into less than five dollars a day. However, some organizations, such as the Twin Cities-based One Percent Club (<http://www.onepercentclub.org>), ask Americans to consider donating 1 percent of their net worth each year to charity.

Calculate what this could mean for you:

**The Most Generous:** The category of people who gives the most—an average of 5.2 percent of their annual income to charity—actually make the least, earning below \$10,000 a year, far below the poverty line. Follow their example! Although this may seem idealistic, if everyone gave this much to charity, perhaps many of the world’s problems would be eliminated.

Income \$ \_\_\_\_\_

X

Average donated (.032)

= \$ \_\_\_\_\_

or:

Net Worth \$ \_\_\_\_\_

X

1% donated (.05)

= \$ \_\_\_\_\_

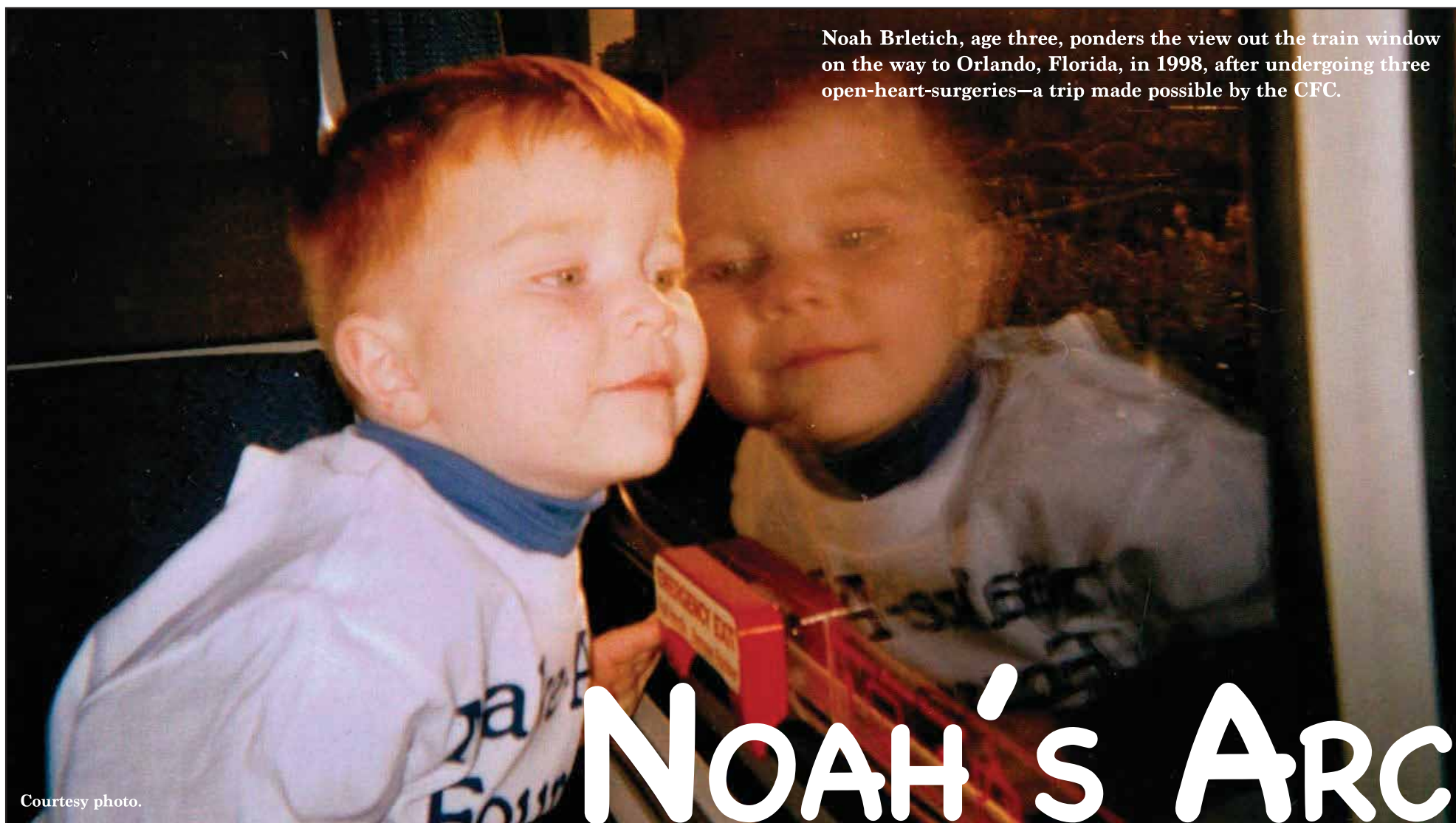


**Tax Benefits:** Visit the tax benefits page at [http://www.smartgivers.org/Taxes\\_and\\_Giving.html](http://www.smartgivers.org/Taxes_and_Giving.html) to see how your tax-deductible donations will benefit you when Tax Day rolls around.

**Volunteering:** Another way to help charities of your choice is by volunteering. If you feel that charitable donations don’t fit into your household budget as well as you’d like, volunteer your time with a nonprofit organization. Visit the Hands on Network at <http://www.handsonnetwork.org/> for listings of volunteer opportunities in your area.

— Source: The Charities Review Council





Noah Brletich, age three, ponders the view out the train window on the way to Orlando, Florida, in 1998, after undergoing three open-heart-surgeries—a trip made possible by the CFC.

Courtesy photo.

By Michael Brletich, *Courtesy of the Defense Logistics Agency*

It was February 1995, and my wife was pregnant with our fourth child while I was serving in the Marine Corps. We were stationed at the ceremonial Marine Barracks in Washington, D.C., when we found ourselves at the DeWitt Army Hospital at Fort Belvoir, Virginia, for a not-so-routine ultrasound.

I remember that day like it was yesterday. The head of the Radiology Department, an Army colonel, said to us, "Mr. and Mrs. Brletich, I can't see all of the baby's heart. There are supposed to be four chambers, but I can only see three. I'm not sure what the problem is; it might just be the position of the fetus, so I'm going to refer you to Walter Reed for further evaluation."

A few days later, we met with an obstetrician at Walter Reed who specialized in "complicated" pregnancies. After a thorough examination of my wife, he reiterated, "I think there's a problem with your pregnancy. I'm not sure, but I think your baby's heart may not be fully developed. I'm going to further refer you to a doctor who specializes in this area at Bethesda Naval Hospital." It was at this point that we became concerned—and for good reason.

Valentine's Day, 1995: a day that would forever change our lives. The head of pediatric cardiology at Bethesda, a Navy captain, performed an "in-utero" echocardiogram of our unborn baby. We were in a darkened room, looking at a high-speed machine that said "Doppler" on it, watching and listening to the heart of our unborn child: "squooosh, squooosh, squooosh." I could feel my own heart beating in my throat. The cardiologist's eyes said it all. There was something wrong. She finished the exam and asked us to meet her in her office.

The captain walked into her office, sat down, and said, "Your son has a congenital heart defect known as tricuspid atresia; he has no right ventricle." My heart dropped from my throat to the pit of my stomach. My wife's eyes welled up with tears. What

does that mean to the pregnancy? Would the child survive to birth? And, if so, then what? Was the defect medically correctable? Does this put my wife at risk? Where do we go from here?

The cardiologist took great care in explaining the defect and courses of action for us to consider. We left the hospital and couldn't believe how our lives had changed.

On May 15, 1995, our fourth son, Noah, was born. Bethesda Naval Hospital believed Fairfax Hospital was best equipped to handle the situation, so that's where we delivered and that's where Noah would go on to have three open-heart surgeries. His first surgery was at two months. The second surgery was at eight months. And the final surgery at two and a half years old. This was a tough road to travel. Thankfully, we were in the right place at the right time to deal with such a challenging medical situation.

In 1998, Noah wasn't doing well following his third open-heart surgery. The physicians cautioned that the next step might be to place him on the transplant list. It was at that point that the Make-a-Wish Foundation granted our family an all-expenses-paid trip to Disney World in Orlando: Round-trip train transportation and tickets to Disney, MGM, Universal Studios, the Epcot Center, Sea World, and a host of other places. They paid for a rental van and our accommodations for a week at a magical place called "Give Kids the World," a place for seriously ill kids and their families to stay while at Disney. That week remains one of the most remarkable experiences of our lives.

I'm pleased to report that today Noah is a healthy, hard-working, college graduate pursuing his master's degree with Arizona State. He is able to live a relatively normal

life with a very complicated congenital heart defect. I also want to share with you that our entire experience during that time when Noah was seriously ill would not have been possible without your contributions to the Combined Federal Campaign.

My family and I have never lost sight of the caring and generosity of these organizations during a very difficult time in our lives. We've all been affected or know someone who has been affected by a serious illness or situation—maybe a family member, perhaps a close friend, someone at church or even a colleague at work. We've all been there or someday will be. Thankfully, organizations supported by the CFC stand ready in our time of need.

I share Noah's story to simply ask that in this season of giving, you consider contributing to the charity of your choice in the CFC. Together, we can truly make a difference.



Courtesy photo.

At age 16, Noah Brletich served as the varsity football team manager for Colonial Forge High School in Stafford, Virginia, one evening in 2011.



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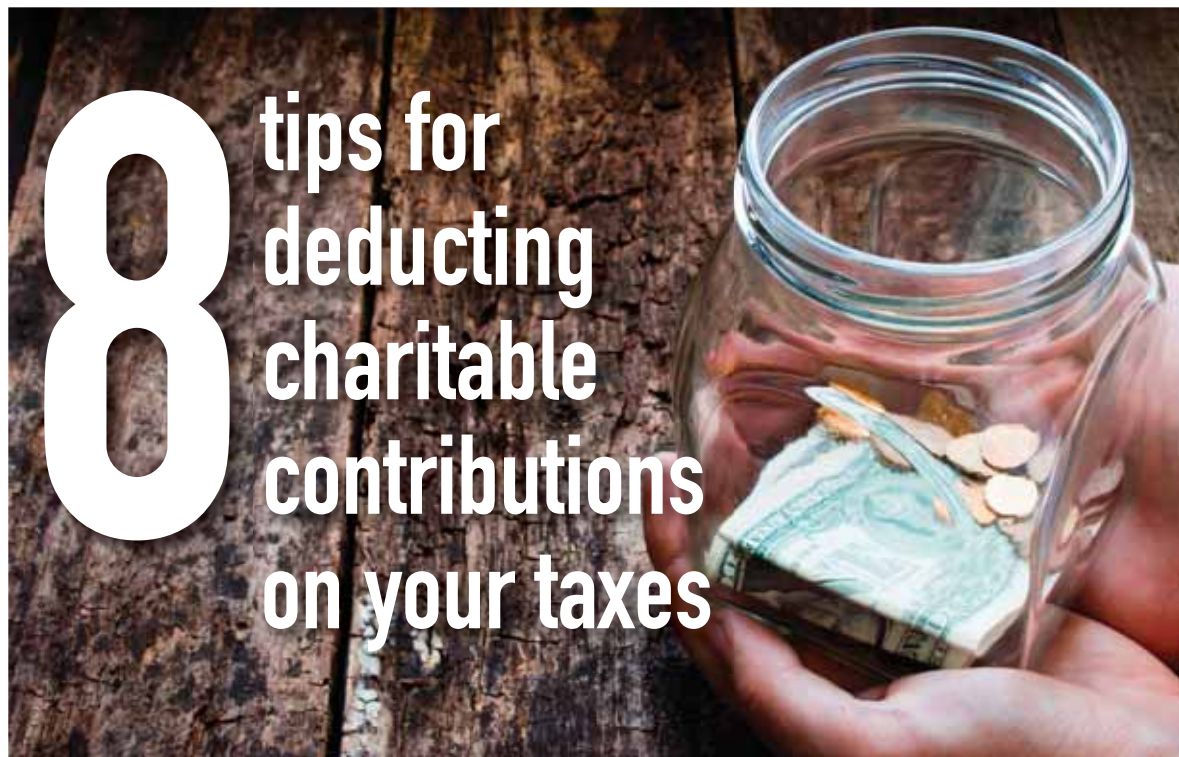


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**Charitable contributions made to qualified organizations may help lower your tax bill. The IRS has put together the following eight tips to help ensure your contributions pay off on your tax return.**

**1** If your goal is a legitimate tax deduction, then you must be giving to a qualified organization. Also, you cannot deduct contributions made to specific individuals, political organizations and

candidates. See IRS Publication 526, Charitable Contributions, for rules on what constitutes a qualified organization.

**2** To deduct a charitable contribution, you must file Form 1040 and itemize deductions on Schedule A.

**3** If you receive a benefit because of your contribution such as merchandise, tickets to a ball game or other goods and services, then you

can deduct only the amount that exceeds the fair market value of the benefit received.

**4** Donations of stock or other noncash property are usually valued at the fair market value of the property. Clothing and household items must generally be in good used condition or better to be deductible. Special rules apply to vehicle donations.

**5** Fair market value is generally the price at which property would change hands between a willing buyer and a willing seller, neither having to buy or sell, and both having reasonable knowledge of all the relevant facts.

**6** Regardless of the amount, to deduct a contribution of cash, check, or other monetary gift, you must maintain a bank record, payroll deduction records or a written communication from the organization containing the name of the organization, the date of the contribution and amount of the contribution. For text message donations, a telephone bill will meet the record-keeping requirement if it shows the name of the receiving organization, the date of the contribution, and the amount given.

**7** To claim a deduction for contributions of cash or property equaling \$250 or more you must have a bank record, payroll deduction records or a written acknowledgment from the qualified organization showing the amount of the cash and a description of any property

contributed, and whether the organization provided any goods or services in exchange for the gift. One document may satisfy both the written communication requirement for monetary gifts and the written acknowledgement requirement for all contributions of \$250 or more. If your total deduction for all noncash contributions for the year is over \$500, you must complete and attach IRS Form 8283, Noncash Charitable Contributions, to your return.

**8** Taxpayers donating an item or a group of similar items valued at more than \$5,000 must also complete Section B of Form 8283, which generally requires an appraisal by a qualified appraiser.

For more information on charitable contributions, refer to Form 8283 and its instructions, as well as Publication 526, Charitable Contributions. For information on determining value, refer to Publication 561, Determining the Value of Donated Property. These forms and publications are available at [irs.gov](http://irs.gov) or by calling 800-TAX-FORM (800-829-3676).

— Courtesy of the IRS

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Breaking through.

**NO RESEARCH = NO CURE**

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in support of cutting-edge research

The Lupus Research Alliance is the **world's largest** private funder of lupus research.

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**FIND A CURE FOR LUPUS.**

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**hope**  
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**Clear water gives us hope.**

The Chesapeake Bay Foundation works with citizens, businesses, and governments to implement the Chesapeake Clean Water Blueprint. **It's working.**

But there is still a long way to go to save the Bay. **You can help.**

**CHESAPEAKE BAY FOUNDATION**  
Saving a National Treasure

**CBF.ORG**

**CFC #11325**

BOB MILLER





Courtesy of the Federal Trade Commission

**When donating through an online giving portal, be sure you know how your money gets to the charity you’re supporting, how much of it gets there, and when. Here’s some guidance on how to do that.**

Online giving portals have grown in popularity, letting you choose from a list of charities you can support directly from that platform. Often, you get to them through a crowd-funding or social media site, or through an online retailer or other website. These portals make it quick and easy to donate to the cause you want to support. But, what you might not know is that your donation may not go directly or immediately to the charity you’ve selected.

When you donate through an online giving portal, your money may first go to an organization that accepts the donation and issues your tax receipt. That intermediary

organization might keep a service fee. Then, it sends the rest of your donation to the charity you originally designated. It can take 30 days or more for the charity to get your donation.

So how do you know where your money goes, and who gets how much? The best online portals will have this information. It may take you a little bit of research on the website, but you should be able to find this information. Here’s what to look for:

- Where your money goes. Online giving portals should tell you who gets your donation and how your money gets to the charity or beneficiary you chose.

- Fees. The online portal should tell you if it keeps part of your donation as a fee before sending the rest to your chosen charity. Consider whether the charity would get more of your donation if you donated to the charity directly.
- Timing. Online giving portals should say how long it will take for the charity to get your donation.
- Follow-through. Just in case your donation can’t be sent to the charity you chose, the portal should say what happens in that case—and how often that happens.

- Your info. Check if you can choose whether or not your information is shared with the charity—or anyone else, and whether the portal gives you a choice.
- These details should be clear and easy to find without hunting through fine print. If the details are not clear—or if the portal doesn’t give you this information at all—consider taking your donation money elsewhere. There are plenty of other ways to donate. You can always go directly to the website of the charity you want to support. Also, even if a charity is listed on an online giving portal, you should still do a little homework on that charity. For tips on wise giving, check out [ftc.gov/charity](https://www.ftc.gov/charity).

# Start A Giving Circle at Your Unit or Office

Giving together makes a bigger impact for the charity, helps everyone be more generous, and builds teamwork and camaraderie.

- STEP 1** Gather everyone together and suggest giving all together to the charity or charities the group selects. Explain how pooling your contributions results in a much bigger impact for the charities selected.
- STEP 2** Invite nominations for recipient charities and vote until the group is satisfied with the results. The vote doesn’t have to be unanimous regarding the particular charity(s) selected, but everyone participating should feel confident the charity(s) selected is a worthy and worthwhile one.
- STEP 3** Select the contribution target. This can be a set amount from everyone, a set percentage of pay for everyone, or self-selected amount on a “give what you can but do your best” basis.
- STEP 4** Everyone completes and submits his or her CFC pledge card in accordance with step 3.
- STEP 5** Tell the charity(s) what you’ve done and how much was raised!!

Make the charity selection easier, give to a group of charities with a common cause. This “umbrella” charity, also called a federation, puts many quality, pre-screened charities under one category of interest and makes it easier for a giving circle because you are choosing a cause to support, not a singular charity.

For example, instead of choosing one charity like a cat rescue, you may decide to support Animal Charities of America. Now your group is saving cats and dogs, providing guide dog training and farm animal reform, and much more. Providing a wider spectrum of causes is more likely to keep all in the giving circle happy.

Where to find these “umbrella” charities? Independent Charities of America provides you with an excellent list of pre screened non-profit federations, that your group can choose from. There are over 20 different categories to choose from.

## Listed CFC Charities

- American Air Museum in Britain.....CFC# 27387
- Catholic Charities of the Diocese.....CFC# 24770
- Chesapeake Bay Foundation .....CFC# 11325
- Disabled American Veterans.....CFC# 11322
- Fisher House Foundation.....CFC# 11453
- Gary Sinise Foundation .....CFC# 27963
- JDRF .....CFC# 10569
- Lupus Research Inst.....CFC# 37283
- Marine Corp - Law Enforcement .....CFC# 10507
- Prevent Cancer Foundation .....CFC# 11074
- Project Healing Waters.....CFC# 82526
- Southeastern Guide Dogs.....CFC# 11903
- Stop Soldier Suicide.....CFC# 74768
- Voice of the Martyrs .....CFC# 10993
- Wycliffe Bible Translators .....CFC# 11737





## SERVING *Persecuted* CHRISTIANS

**SARATU AND HER FOUR CHILDREN** lived under a tree in a refugee camp for nearly a year after Islamic extremists attacked their Christian village in northern Nigeria. Her husband was killed in the attack, and she was left with no means of supporting herself and her children. When it was finally safe to return to their village, Saratu found that the terrorists had burned everything in their home and destroyed their crops.

The Voice of the Martyrs provided Saratu's family with clothing, furniture and household items like mattresses and bedding. In addition, VOM helped her start farming again, and today she supports her family by selling the farm's produce. "If it weren't for God," she said, "I would not have survived."

### WHAT YOUR DONATION SUPPORTS

- ▶ **\$6** will provide a Bible for a Christian living in a hostile area or restricted nation.
- ▶ **\$30** will provide an Action Pack, including daily essentials and a Bible or gospel story book, to a believer in a country such as Pakistan, Iraq, Sudan, Jordan or Lebanon.
- ▶ **\$35** will sponsor a Family Med Pack for a Christian family living in an Islamist hot spot like Iraq, Sudan, Nigeria or a Syrian refugee camp.



[persecution.com/campaign](https://persecution.com/campaign)

**CFC #10993**