

Volume 6 | Number 5 | May 2018

What Will Your Legacy Be?



Rodney and Marsha Wise of the Riverside Church of Christ in Copell, Texas paid for the high school education of all these girls. Today, they have all, except one, completed college and are serving the Kingdom of God throughout Ghana and beyond. The last one is in nursing college and will soon graduate as a nurse to serve sick people for many years. That is the power of a legacy – it keeps giving long after the initial gift.

he was conceived when her mother was raped on a wooded path in rural Mississippi as she returned home from tending to a sick relative.

Born into a world of poverty and oppression, Oseola McCarty was raised by her grandmother and aunt, who cleaned houses, cooked and washed laundry to make ends meet.

As a young child she would come home from elementary school to iron clothes, stashing the money she made in her doll buggy. When her Aunt Evelyn underwent surgery for a tumor and was unable to walk, Oseola dropped out of sixth grade to care for her and began work as a washerwoman.

For the next seventy-five years she laundered and ironed clothes for other people with a zeal and excellence that reflected the image of the God she served. "I start each day on my knees, saying the Lord's Prayer. Then I get busy about my work," Oseola told an

interviewer. "You have to accept God the best way you know how and then He'll show Himself to you. And the more you serve Him, the more able you are to serve Him!"

From the time she began earning money at the young age of eight she set aside as much of her earnings as possible in savings. As the money accumulated in her doll buggy she made an important decision. "I went to the bank and deposited. Didn't know how to do it. Went there myself. Didn't tell mama and them I was goin'... I commenced to save money. I never would take any of it out. I just put it in... It's not the ones that make the big money, but the ones who know how to save that get ahead. You got to leave it alone long enough for it to increase."

But doing this requires an uncommon degree of self-discipline and restraint. Oseola said, "My secret was contentment. I was happy with what I had."

As months turned to years and years to decades, Oseola's savings continued



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LOCAL OVERSIGHT

The Elders of Vertical Centre Church of Christ, Community Six, Tema, Ghana.

<u>SUPPORT</u>

VOH-Ghana, A 501(c)(3) Non-profit.

MINISTRIES

Hope Children's Village
Hope Training Institute
Hope Christian Academy
Hope Christian Hospital
Church of Christ School
Hope College
Agriculture
Church of Christ at Village of Hope
Campus Church of Christ - Ayawaso
Evangelism
Church Planting and Strengthening

compounding until her retirement in 1995 when the washerwoman, whose hands were now ravaged by arthritis, took account of her lifetime of savings and discovered that her weekly deposits of dollars and coins had grown to over \$280,000! The figure astounded her. Then it set her to thinking. After a time, an answer came to her in prayer that she felt was inspired by God. "I had more than what I could use in the bank," she explained, "and I can't carry anything away from here with me, so I thought it was best to give it to some child to get an education."

With the help of her bank and an attorney, Oseola established a trust and directed the bank to carry out her legacy wishes. First, \$100,000 would be donated to her church and to two of her relatives. Then another \$150,000 would go to a local university to help students who lacked the funds to otherwise attend.

News of Oseola's generosity spread quickly. CNN, People magazine and a host of national news organizations ran stories profiling the simple, virtuous woman whose life attested to the fact that success is the sum of small efforts, repeated day in and day out.

The power of her legacy transcended even her own financial benevolence and proved to be a lifechanging example for others. Local townspeople and others across the region were so moved by Oseola's extravagant grace they joined in, making donations that tripled her original endowment.

In addition to inspiring this regional groundswell of support, her story also inspired cable television tycoon Ted Turner who was compelled to donate a billion dollars to charity. He was quoted in the New York Times saying, "If that little woman can give away everything she has, I can give a billion!"

Such is the power of legacy. What will yours be?



The Evan, Alexis and Hadley Hackmann Hall is one of several legacies at Hope College by the Jason & Jennifer Hackmann family of Saint Louis, Missouri.



This place of worship on the Village of Hope campus was made possible through a gift from Craig Smith in honor of his parents who passed into eternity through a plane crash on November 3, 2002. Gaylon and Deanna Smith were beloved faithful Christians in Memphis, Tennessee who generously supported many good works for the sake of the Kingdom of God. They left behind a legacy of generosity in their children who are continuing their legacy of supporting Kingdom work.



When the Southwind Church of Christ in Memphis, Tennessee sold its building, the members decided to further the work of the Kingdom of God through the proceeds of the sale. Their generous gift funded the construction of a classroom building at Hope College that ensures Christian education – including daily Bible classes and daily chapel – prepares future generations of Kingdom servants.

Leaving Behind a Legacy

While Oseola McCarty elected to create her legacy through direct, cash payments to her church and local university, there are numerous other methods of giving that may be more appropriate based on your facts and circumstances. Following are five additional ways to potentially enhance the benefits provided by your legacy aifts:

- 1. Remembering the Village of Hope in your will. A great way to support the Village of Hope is through a bequest written in your will. This can be any amount specified in a will or living trust. Instructions can also specify how the bequest is to be used. Additional instructions may be included for contributions to donor advised funds, foundations or trusts.
- 2. **Donating shares of appreciated stock.** Over the years the Village of Hope has been blessed to receive numerous donations of appreciated stock from donors. Gifting appreciated stock allows a donor to leverage their gift since the tax 'gain' embedded in the shares is effectively transferred intact to the Village of Hope. Being a recognized 501(c)(3) tax exempt organization allows the Village of Hope to sell the appreciated stock and maintain 100% of the proceeds for ministry.
- 3. **Donor-advised fund.** Contributions to a donoradvised fund are fully deductible in the year they are made, and the fund can later make contributions to the Village of Hope upon your request anytime in the future. Cash and stock may be contributed to the fund. This type of gift allows the donor to take a deduction when the donor-advised fund receives the contribution regardless of when funds are disbursed to the Village of Hope. A donor-advised fund is an alternative to setting up a charitable foundation, which involves higher costs and annual tax filings. For people interested in setting up foundations, an appropriate advisor should be consulted.
- 4. **Donations from an IRA.** Taxpayers over age 70½ who are taking required minimum distributions from individual retirement accounts (IRAs) can direct their distributions to the Village of Hope. Although such donations are not deductible, the IRA withdrawals are considered non-taxable. This type of giving is particularly effective for those who do not itemize deductions or who would otherwise get no tax benefit from their charitable contribution. Furthermore, gifts of this type also reduce a donor's adjusted gross income, possibly benefiting Medicare premium payers and people in the highest tax brackets. Currently there is a maximum transfer of \$100,000 per year.

Additionally, the Village of Hope may be designated as a beneficiary, partial beneficiary or alternate beneficiary on your IRA, 401(k), 403(b) or pension plan accounts. Amounts donated this way would not be subject to income taxes or estate taxes after the donor passes on.

5. **Life Insurance.** A donor may purchase a new life insurance or use an existing policy to name the Village of Hope as owner and beneficiary. The annual premiums paid will be tax deductible as a charitable contribution. Large, deductible lump-sum premium payments may also be made. The Village of Hope would then receive the proceeds upon the donor's death.

Finally, we recognize that most of our friends and readers would love to exercise charitable stewardship in ways that amplify their giving capacity yet find descriptions of these, and other giving techniques tedious and confusing. We understand your frustration and have Christian practitioners in the fields of tax, estate and financial planning available to answer questions. These professionals are available to consult with you and your trusted advisers to determine what charitable stewardship techniques might best assist you in partnering with the Village of Hope to leave a legacy that will last for eternity.

If you are interested in learning more these about these resources or scheduling a discovery call simply contact us by phone or email as follows:

Terri Jones, Ministry Coordinator Church of Christ at White Station Memphis, Tennessee Phone: 901-761-2007 Email: tjones@cocws.org



When Guy Causey went to be with the Lord, Village of Hope became a beneficiary of part of his estate. The funds received were used to provide care to orphaned children. Part is being used to construct a welcome center at the entrance of the Fetteh campus of Village of Hope. It will be a legacy to the friendly character and welcoming nature of Guy Causey.

Footprints in the Sands of Time:

Individuals, families, churches and organizations have left behind lasting legacies at the Village of Hope that will continue to transform lives for generations to come. Here are a few of such legacies:



Hope College Students Studying at the Linda West Library

LINDA WEST LIBRARY

Linda West, a faithful Christian lady who loved children and valued Christian education, left part of her estate to Village of Hope. This funded the construction of the Linda West Library at Hope College that will continue to educate students for many years to come.

BUDDY & KAY KIZER LIBRARY

The library at Hope Christian Academy was made possible through the generosity of Buddy Kizer. It was originally named in honor of his wife, Kay, when she went to be with the Lord; and renamed after the couple after Buddy joined Kay in eternity.



Inside View of the Buddy & Kay Kizer Library



PRESTONCREST CHURCH OF CHRIST HOUSE

The largest residential facility for children on the Village of Hope campus was a gift from the Prestoncrest Church of Christ in Dallas, Texas. Many children have lived in this home who are now adults. Many children are currently living in this building. Many more children will receive loving care and nurturing in the Prestoncrest Church of Christ House for many years to come.

BARNETT HOUSES

Three houses – Carolyn Barnett, Joy Barnett and Marita Barnett Houses – were gifted to the Village of Hope by the family of Don Barnett. The Barnett family legacies have served as children's homes for many years. Now, they are being used to provide healing to the sick as part of Hope Christian Hospital.



Legacies Left Behind at Village of Hope

Through their encouragement, interactions, letters, gifts, and funds for the sponsorship of children, many churches, families, and individuals have created living legacies that continue to give back to the world:



Yaw Abotsi at Fettehman Senior High School in Gomoa-Fetteh

Becoming orphaned while living in one of the most dangerous slums of Accra, Yaw's future looked bleak. After many years he is now a college graduate, an entrepreneur, and is doing his national service teaching other young people at Fettehman Senior High School. Yaw is the living legacy of Jim & Terri Hambrick of Memphis, Tennessee.



Rita (Okrah) Cembianor & Husband TC soon after their Wedding

Rita is the living legacy of the Westgate Church of Christ in Abilene, Texas. After losing both parents and having to deal with uncaring relatives, there seemed to be no hope for Rita. Love stepped in, and after nearly two decades, Rita is now an educated, married woman. She and her husband are now living, working and serving the Kingdom of God in Liberia.



Joy Bulley at Adidome Hospital in the Volta Region

For 18 years, Joy shared her parents with over 200 Village of Hope children. She blended in with the other children and loved them as if they were her parents' biological children. **Joy is the living legacy of Dr. David Darrah** of Smithville, Tennessee. She is now a nurse, giving back to others at the Adidome Hospital in the Volta Region of Ghana.



Rebekah Puenu (in blue) with some Female Boarding Students of Hope Christian Academy

When a young girl loses both parents and lives in one of the poorest areas of the country, she often ends up uneducated, marries early, has many children, and lives in poverty for the rest of her life. Rebekah's story began in similar fashion, but thanks be to God, that there was a twist that led to better opportunities. Rebekah, a high school graduate, is now the House Mistress of the girls' dormitory of Hope Christian Academy. She supervises and nurtures 61 boarding girls of the academy. The living legacy of Darrin and Cheryl Ruddy of Memphis, Tennesee keeps bearing godly fruits in the lives of many children.



Bernard Ampomah at the Atwima Mponua District (County) Office in the Ashanti Region

In the early years of his life, Bernard was no stranger to hunger, poverty and difficulty. The circumstances at home were difficult and it was often difficult to know where the next meal was going to come from. Through God's providence, Bernard became a child of Village of Hope, attended Hope Christian Academy, went to high school. He went further to complete college and is now doing his national service at the district (county) office of Atwima Mponua. **Bernard is the living legacy of Paul & Debby Hayes** of Germantown, Tennessee.

Visit from Dreams for Orphans

riends from Dreams for Orphans visited to see progress of work on the construction of the pediatric unit of Hope Christian Hospital. Dr. Alex Peasah-Koduah, Medical Director of Hope Christian Hospital, shows DFO guests around the pediatric unit as it is nearing completion.

Shane & Melissa McClung Visit



hane and Melissa McClung are longtime friends and supporters of Village of Hope. They recently visited again, after a long break, and were pleasantly surprised and grateful to God and all supporters for the tremendous growth at the Village of Hope since their last visit. We at the Village of Hope are also grateful for the great love of the McClungs for the ministry and especially the children of Village of Hope.

Siemens Officials Visit



iemens AG, is a global company with a presence in Ghana and, as part of its corporate social responsibility activities, representatives of Siemens South Africa joined the country director of Ghana and other staff to interact with the children of Village of Hope. They chose one home – Prestoncrest – to have lunch with and spend some time getting to know the children better. Siemens also committed to fund renovation works in Prestoncrest House as well. So far, all carpentry works including changing of locks, repairing door and window frames, changing fascia boards, replacing louvre blades, and polishing of wardrobes and sofas, have been done. Repair works on electrical fixtures and fittings have also been done. The repair and renovation work also covered plumbing and so water closets and sinks have also been replaced. The paint job is the only work remaining and we are extremely grateful to Siemens for this kind gesture. During the visit, the team also presented gifts to the children, and donated many food items and toiletries. (1)





Elders of Vertical Centre Church of Christ

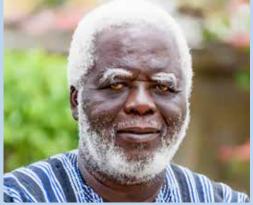
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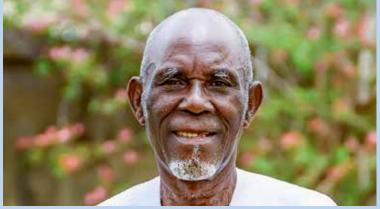
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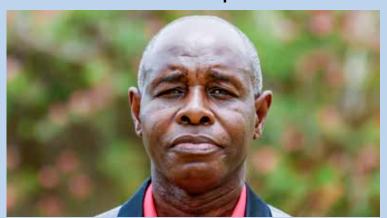
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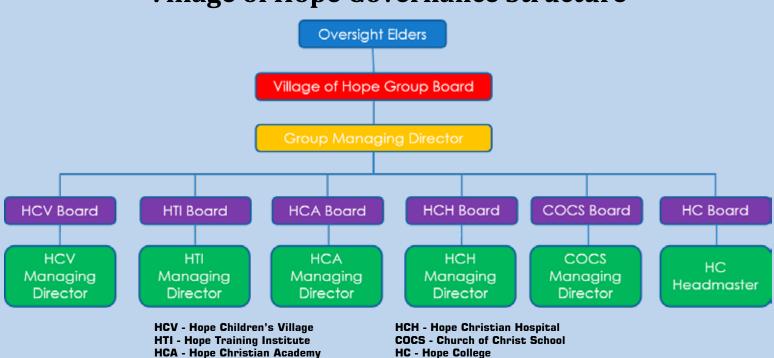


John Sackev



Frederick Simpson

Village of Hope Governance Structure





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