



*Kirk and Brian visited with Alla and the Bible Orphan Ministry team and members of the church in Zhytomyr, Ukraine. The Rosin's introduced Alla to OGT and the team welcomed the Rosin's with clapping and hugs.*

## KIRK AND BRIAN ROSIN REPORTING FROM UKRAINE

This is Kirk and Brian Rosin reporting to you from Ukraine. As of this writing, we are half way through our time in Ukraine. We have spent time in Lutsk, Kiev, and are now in Zhytomyr.

Many people ask, "Why are you in Ukraine?" Well, we are here to be the eyes and ears of Orphan Grain Train. OGT takes very seriously the contributions of all donors. We are here to see that your donated dollars are being used with good stewardship. We also realize that Ukraine is suffering terribly from the effects of a war that has now lasted over three years. We are researching possibilities of how we may assist hurting fellowmen, in particular, orphans, and in the sharing of the Gospel.

As you would expect in a war-torn country, we have seen many sad events and heard heart wrenching stories. Early morning drive through a small village: They have pictures of all the men from their village that have died in the war and a lady kissing a picture. In an orphanage a 10-year-old boy telling us his father is fighting in the war. A 13-year-old girl in the orphanage telling us her father was killed in the war two months ago. A 60-year-old lady who had two homes that the Russians destroyed in the occupied territory. She fled with the clothes on her back. She now has nothing and works as a cook at a school.



*The Bible Orphan Ministry team outside the orphanage in Korosten that the Rosins visited.*



# KIRK AND BRIAN ROSIN REPORTING FROM UKRAINE CONT.



*An apartment building in Lutsik, Ukraine that is being torn down after being destroyed by Russian drone or missile strikes.*

We have met in Lutsik with the Pastor of the Evangelical Lutheran Church of Ukraine. We have met with other Pastors and many Directors of orphanages. We have met with many volunteers who work with orphanages such as the Bible Orphan Ministry in Zhytomyr. From our meetings and travels, we have learned there is great suffering, both physically and emotionally in Ukraine. There is immense poverty, and government institutions such as orphanages are receiving minimal funding from the government. From the orphanages that I visited where OGT has provided assistance, the Directors have been graciously thankful and said they couldn't have continued taking care of the residents without OGT's assistance. They all ask me to thank the people in the United States for assisting them in this dire time of need and not forgetting them.

I think we were surprised by some of the high costs and low salaries. The price of gasoline at \$6 per gallon. A 21-year-old girl working in a day care making \$7 a day. An aide working in an orphanage making \$160 a month. The orphanage director making \$200 a month. I think the sadness you see on the faces of the people you meet on the street is remarkable. One orphanage we visited had had electricity for only 3 hours of the last 24. The Director had generators but was running out of gas and diesel for them. Without electricity they have no heat or water. They are not getting support from the government, as they say they have no money.



*Alla sharing the story of Jonah and the whale with children at the orphanage in Korosten.*



*A young girl at the Korosten Orphanage shares her drawing with Kirk Rosin.*





*Bags of potatoes and carrots were purchased with OGT support and are stored in the basement of an orphanage.*



*A pile of wood was purchased with OGT support. Bible Orphan Ministry is in need of a gas wood splitter because it is difficult at this time to find young able-bodied men to chop this wood.*

Our plans going forward are to identify more orphanages with needs in order to expand our outreach to assist in the lives of other needy children. However, in good stewardship, we want to make sure there is no graft and corruption going on in these facilities. We also want to make sure they are open to the sharing of the Gospel. Another area we are exploring is where the greatest need may be that currently isn't being addressed. We have identified this as the 18 to-23-year-old orphans that are out on the street. We are pursuing the feasibility of such an endeavor in Ukraine. This may be a very difficult and expensive endeavor, but with the Lord's guidance and direction, He will show us His will.

The Christians that we meet in Ukraine are so thankful for the American people. They ask that you continue to pray for them and their country. They understand that the only way this war will end is with prayer. Your support of the orphans and orphanages is so vital to reducing suffering. Your support of all these programs is greatly appreciated. Nothing could be done but for your generosity and giving hearts.

## DOORS OPENING IN UKRAINE



*"For the first time, they had regular, delicious meals every single day—something many of them sadly never experience at home." (Alla)*

Thanks to a partnership with Bible Orphan Ministry, OGT is now helping to support orphanages and other institutions in Ukraine. And there is the possibility of adding more institutions to this Adopt-an-Orphanage ministry. Bible Orphan Ministry provides Gospel outreach and delivers humanitarian aid. The Berezivka Institution houses 240 women with disabilities. The Doneshi Orphanage houses 82 special needs children. The Kmitiv Orphanage houses 80 children. The Korostyshyv Orphanage houses 96

children, many with extreme special needs. The Nova Borova Orphanage houses 70 girls with extreme special needs. The Pugachivka Institution houses 90 women with special needs. The Teterivka Orphanage houses boys with disabilities. Interested in helping to support one of these institutions? Contact Paul Leckband, OGT Spiritual correspondent. His cell phone is 402-992-0578. His email is [pleckband@ogt.org](mailto:pleckband@ogt.org).



## DOORS OPENING IN UKRAINE CONT.



*“Three American service members who are experienced paramedics and provided medical assistance in Iraq, Syria, Sudan, Gaza, and Ukrainian wars are now missionaries in Free Burma Rangers. The men came to the summer camps and taught the children how to respond in case of injury and how to apply a tourniquet correctly. With the reality of war in Ukraine, these practical skills may one day save lives, but even more, build their confidence in an uncertain world” (Alla).*



*“Thanks to the camp, the children learned how to pray and how to use the Bible. Many of them were holding a Bible for the first time!” (Alla)*



*“They listened to the Word of God for the very first time, and their hearts were touched by His love and hope. They experienced real fellowship with Christians who embraced them just as they are, offering warmth and acceptance without conditions.” (Alla)*

## MAKING A DIFFERENCE



*Craig Severtson stands with a few of the leaders of Andre.*

Roberto Clemente was a great major league baseball player and a great humanitarian. As a Pittsburgh Pirate, he was known for playing with great intensity and fervor. As a humanitarian, he was motivated by his Christian faith to passionately care for people who were disadvantaged and victims of disasters. It was this same passion that ultimately ended his life. Against the advice of others, New Year's Eve in 1972, he boarded an aging DC-7 airplane, loaded with humanitarian aid for victims of the earthquake in Nicaragua. It was something that others might not have done. But Clemente had a love for the people and saw an opportunity to help those people trying to recover from a massive earthquake.

*“Any time you have an opportunity to make a difference in this world and you don't, then you are wasting your time on Earth.” Roberto Clemente said these words and lived by them - and also died by them. Craig Severtson, Founder of Helping Kids Round First, a minor league baseball fan and ardent fan of Clemente, is not wasting his time on this earth. His passion for bringing aid and care for people in desperate places includes traveling to those desperate and dangerous places so that care is shown not only by the aid given but by the hand touched.*



# MAKING A DIFFERENCE CONT.

"People like us, don't go, but someone has to go and be the face of care," Severtson said. "To make it happen it comes with a cost."

Craig Severtson, founder of Helping Kids Round First, and two of his staff, Nadia Nabhan and Scarlett Gomez met with Orphan Grain Train vice-president, Grant Schmidt and OGT shipping directors Kate Batenhorst and Hanna Freudenburg back in the spring of 2024 to partner with OGT in bringing humanitarian aid to Sudanese refugees in Chad. The cost for Severtson and his staff is traveling to those places where other people are not willing or able to go. The dangers are too great. Severtson and his staff planned to meet the OGT packed container in Cameroon and then distribute the aid in the refugee camp in Andre, Chad.



*Boxes are placed in an organized way for an orderly distribution.*



*Severtson and his team showed how to prepare some of the fortified meals. There were 506 boxes of Mercy Meals and Kids Against Hunger included on this delivery.*

Right now, there are more than one million refugees encamped in Chad. As the "Forgotten War" of Sudan continues with the fighting between the Sudanese Armed Forces (SAF) and the paramilitary Rapid Support Forces (RSF), the Sudanese people are being forced to flee their homeland and seek shelter in South Sudan, Egypt, Ethiopia, Libya, Uganda and Chad. On Oct. 26, 2025 the RSF took control over El Fasher after a fierce battle with the SAF. The RSF is now under complete control of El Fasher.

This has left a huge population of people, 90 percent women and children, without access to regular food, shelter and normalcy of life.



*Craig Severtson, Nadia Nabhan and Scarlett Gomez, all of Helping Kids Round First visited with OGT staff in September of 2025 before leaving for Cameroon and Chad to meet the container of goods and help with the distribution. Pictured L. to R. Ginger Beckman, OGT Director of International Shipping, Scarlett Gomez, HKRF Communications Director, Craig Severtson, Founder of HKRF, Nadia Nabhan, HKRF Executive Director, Hanna Freudenburg, OGT Director of Domestic Shipping and International Shipping Assistant.*

In March of 2024, a carefully chosen container of aid was loaded out of the OGT Norfolk warehouse to bring food and medical equipment to the refugees in Andre, Chad. With the help of Severtson and his staff, the logistics of getting this container to Chad were carefully planned. The container left the Norfolk warehouse in March of 2024. It arrived in the port of Douala, Cameroon on June 16, 2024. It was released from customs on August 2nd.

Severtson and his staff met the container in Douala, unloaded it into different trucks and chose trusted people and guards to transport the goods into the "triangle of death" through Cameroon and across Sudan to reach its hopeful destination in Adre, Chad. For security reasons, Severtson and his team flew to Andre and waited for the arrival of the container.

Orphan Grain Train Norfolk received word this past Sept. 26, the container had finally cleared customs at the border between Cameroon and Chad. The trucks loaded with valuable aid made their way across the desert of Chad and into the refugee camp of Andre which is less than three miles from the border of Sudan – the place they are fleeing. The dangerous journey means crossing rivers with no bridges.



# MAKING A DIFFERENCE CONT.

Once in the camp, Severtson began negotiations with some of the 25 different leaders of the village of Andre. This is more than just handing out survival supplies. It is about building relationships with leaders first and understanding the chain of command in a new culture.



*Men move boxes from the container at the port into a truck that will transport the goods through Cameroon and into the eastern side of Chad.*

"Everybody knows what you have to offer," said Severtson. How aid is shared is decided by negotiation within those meetings. Once decided, the boxes of Mercy Meals, clothing and blankets were organized to be given out in a camp that is overcrowded and short on food and basic needs. Boxes of aid are lined up so that the distribution is organized rather than chaotic.

At one point, Severtson and his team demonstrated how to prepare the fortified meals over a cook stove in the center of an old tire. According to Severtson, thirty boxes of either Mercy Meals or Kids Against Hunger were given to an orphanage in N'Djamena, Chad.

Because he has done this before, he has learned that besides the shortage of basic necessities, there is a high risk for disease. Lacking basic sanitation, the women and children are also hurting emotionally and mentally. Many have been raped, seen rape of family members or witnessed family members murdered in front of them.

In his luggage, Severtson always packs bags of jewelry to be given out to women who have suffered the loss of dignity. "They have no hope. You can look at them, but they don't look up. They don't smile."

He said that if he puts a necklace around their neck or a bracelet on their arm, they may nod at you or show just a slight smile. It means you are recognizing them as a person, worthy of beautiful things.

"What do you do in a refugee camp all day long?" asked Severtson. Like Clemente who introduced baseball to children in Nicaragua, Severtson also brings sporting equipment with him to share with children who have little to entertain themselves. He said that he brought kickballs with him as well because there are so many idle children in the camps. After he handed a few balls to some children, "They ran off as fast as they could kicking the balls and screaming with delight."

This love and care for the people in the refugee camps, in the face of danger, has become even more personal to Severtson. On November 14, Severtson received word that the Rapid Support Forces (RSF) assassinated the leader of Darfur, Sudan, Dr. Abbass and his family members in El Fasher.

Severtson and Nabhan had met with Dr. Abbass to plan current and future deliveries to the refugee camps. According to Severtson, Dr. Abbass and the military had delivered HKRF's first container of food to El Fasher earlier in the war.

"Where we work is difficult and dangerous, but necessary. Feeding kids," said Severtson. Like Clemente, Severtson's work has become increasingly personal.



*Makeshift shelters are put up in the camp to offer shade from the heat of the day.*

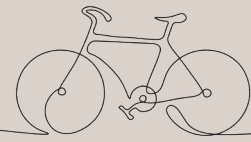


*Severtson hands out beautiful jewelry to some of the women at the refugee camp.*



# OGT BIKE SHOP STORIES

They are awkward to load and unload as the peddles intertwine with spokes and chains, but they are greatly received by people in need of transportation. Shared with OGT locations, they are often used and in need of great repair, while others are dropped off in a ready-to-ride condition. Bicycles: They are in great demand and always welcome wherever they are delivered, both domestically and internationally. Since June 1, 2025, 562 bikes have been shared either domestically or internationally by 27 OGT locations. Whether used for entertainment by children around the world or as a means of transportation to and from work, bicycles are a great item for every branch or collection center to have in their inventory to share with people in need.



But behind every bicycle that is loaded onto a shipment there is usually someone in an OGT “bike shop” who was willing and able to recondition it first. In early October, a request for bike stories was sent out. Several branches responded with photos and stories to share. This is a tribute to the “OGT bike shop” people who take the unusable and make it usable and valuable.

## OGT INDIANA



Gene Ernst,  
Indiana bike repair  
and branch manager

*“Our bike repair man has slowly dissolved into me, which I do enjoy. One gentleman passed away, another who started doing it decided that it was too much for him so I started taking a couple of bikes home on the weekends and working on them. I use a Thrivent Action card at a local bike shop that also gives us a nice discount on parts so it all works out for the best. We have had some seniors from our high schools who do Senior*

*Projects for their final year. They generally take 2 or 3 bikes, work them over and then bring them back so we can send them out on the next available load. I guess that’s about it from here in Jonesville. We are always on the lookout for someone to take on the task.”*

– Gene Ernst, OGT Indiana



*Recently, a group of men from St Peter’s Lutheran Church in Columbus, Indiana came to OGT Indiana as part of ServeColumbus day of service. They worked on donated bikes to ready them for Manna from Heaven’s Christmas gathering and giveaway. Bikes were also set aside for future OGT Indiana international shipments. Bikes are a valuable means of transportation in certain areas. The joy knowing that they were helping others who were in need was evident with comments made by the men as they worked on the bikes.*

## OGT NEW ENGLAND

*Two of OGT New England’s devoted volunteers who work on bikes. On the left is Charles Robert Armington and on the right is Art Hanke. They have repaired many and also fix about anything that comes in from wheelchairs to walkers and scooters, etc. We are Blessed to have them.*



*Devoted New England volunteers Charles Robert Armington and Art Hanke have fixed many bikes, wheelchairs and scooters for their branch in Terryville.*



# OGT BIKE SHOP STORIES CONT.

## OGT COLLECTION CENTER OHIO



*Michael Haas, of OGT Ohio has been reconditioning OGT bicycles for 12 years. He has reconditioned 205 bicycles for OGT, in his "Windy Wheels" bike shop.*

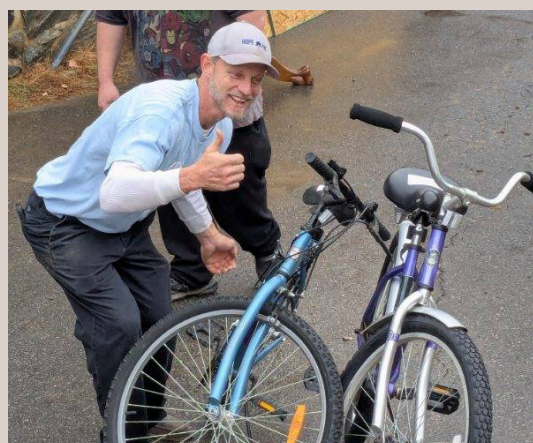
### Article by Michael Haas

I live in Wauseon, Ohio, and I do bicycle reconditioning for the Napoleon Ohio Orphan Grain Train. I'm retired Military, serving 30 years in both the Air Force and full time with the Air National Guard. I retired in 2012. I've been doing this for 12 years now. I started keeping records in 2014 and since then have reconditioned 205 bicycles for the Orphan Grain Train. I learned to work on bicycles when I worked at a Western Auto Store back in 1978-1981, before I joined the military. I love working on bicycles. I get great joy in taking a bicycle that is in somewhat rough shape, tearing it down to the bare frame, bringing it back to life and seeing other people enjoy it and be excited about it. I'm not sure how I got hooked up with the Orphan Grain Train to donate these bicycles back then, but I am glad that I did and that I am able to do this for them.

There are sometimes struggles with reconditioning a bicycle. Mostly it's rusted bolts and nuts that are hard to get loose, but I

am very persistent and eventually I will get them to work for me. There are some bicycles I get that really aren't worth saving. They may have an extremely rusted chain that does not even work, maybe the wheels are bent too much to try and straighten, or the bike is just too rusty to even work on. However, if there are any parts I can scavenge from them, I will do so. Otherwise, I take them to the local metal recycling place and get money for scrap. I then use that money to buy more parts for the bicycles.

The bicycles I work on are donated via various avenues. Some are donated through the Grain Train and others are donated by individuals directly to me. All these bicycles are reconditioned and given back to the Napoleon Orphan Grain Train for distribution. I completely strip the bicycle down to the frame, clean all the moving parts, replace parts as needed, regrease them and reassemble the bicycle. My biggest replacement parts are tires and seats. My shop is in my basement where all my extra bicycle parts etc. are kept and I call my shop "Windy Wheels". I work on them in my free time and absolutely love working on them. I have partnered with my local ACE Hardware store in Wauseon OH to purchase my bicycle parts and supplies. They allow me to purchase my parts at cost plus shipping as they know all my bicycles go to the Napoleon Orphan Grain Train. While I have had people donate some money to this project, my wife Sherry and I purchase most parts using our own funds. We feel this to be a part of our mission and a chance to give back to those who truly have a need. It's unfortunate that some kids have never had something as simple as a bicycle and have been told stories by those handing out these bikes of the joy they bring to these young kids. Also, these bicycles may also be the only means for some adults to get around, including going to work.



*Twenty bikes repaired by Mike Haas were delivered to Bee Log Community Center in Burnsville, N.C.. Bee Log is a grassroots organization continuing to provide disaster relief from Hurricane Helene.*



*This is Michael Haas, with grandson Bartleby and Sherry Haas standing behind the bikes that he prepared for the OGT Ohio delivery to Burnsville NC. They were delivered to Bee Log Elementary School which was a historic, small school in Burnsville, North Carolina, that closed in 2018 and is now the site of the Bee Log Community & Relief Center. Twenty bikes total went there.*



There is one story in particular that I would like to share, that was told to me. A truck with some of my bicycles went down to an Orphan Grain Train distribution center. It was a very hot day, and a young boy was helping the adults unload the truck. They stated that when my bicycles came off the truck, the young boy's eyes lit up. The person unloading the truck asked the young boy if he liked the bicycles and if he had a bike. The young boy said he liked the bicycles and never had one. The person then went to the manager of the distribution center and asked if the boy could take a bicycle. They stated he could, so they went back and told the young boy to pick out any bicycle he wanted. They said the little boy just lit up and couldn't believe he got to pick out his own bicycle. This cemented my love for reconditioning bicycles for the Orphan Grain Train.

I will continue to recondition these bikes as long as I am able to do so. And just as an added note, I call my bike shop "Windy Wheels" and it is dedicated to reconditioning bicycles for the Orphan Grain Train.

## OGT GRAND ISLAND, NE, BIKE SHOP

The OGT bike shop refurbished its 700th bicycle in early October this year. The establishment of this bike shop was the vision of the late Dick Troester and carried forward over the years by Gary Wieck.



Rick

It started in 2020 as a request by Dick for a truck loading volunteer, Rick Rail, to look at a bike sitting in the Grand Island OGT warehouse. Rick fixed the bike and the next week there were two bikes in the warehouse for Rick to

look at. Rick, a retired engineer, got those two bikes working. The following week, Dick had a corner of an unheated vehicle shed cleared out for the new bike repair shop and gave Rick the keys to a semi-trailer full of old donated bicycles that needed repair.

A few months later Rick enlisted the help of Gaylen Stahl, a retiring real estate appraiser and avid cyclist, to help repair the bikes. They cannibalized unrepairable bikes and used those parts repaired other bikes. The cannibalized bikes were sold to a metal recycling facility to pay for needed parts that had to be purchased.

About a year later the shop was moved into a corner of the nearby heated building of a roofing contractor who had arranged to sell his building to OGT when he closed his business. Rick and Gaylen continued to cannibalize and repair bikes there for another year, slowly acquiring inventory and some specialized tools needed to do more complex repairs.

## OGT NORTH DAKOTA



*"I started volunteering for orphan Grain Train six years ago when I started there were about 60 or 70 bikes that needed to be repaired that took several weeks maybe months to complete them. And then I repair bikes as they come in maybe four or five a month that varies some bikes take*

*a long time to repair maybe three hours most bikes an hour to two hours so I just have to air the tires. That's very few. It does not take too long, when I have to junk the junk the bike I saved parts if the tires are good, maybe the rubber on the handlebars. Sometimes the seats are good recently we received 50 bikes from the police department. I'm in the process of repairing them now. When I started six years ago, it was a learning curve for me, but after a while, I learned. I can't say that I really enjoy working on bikes, but it doesn't bother me. The frustration part is when the cables are rusted and don't work and very difficult to replace. Very few get replaced. On an average I will spend 2 hours a week until the big bunch come in."*

– Darrell Roorda, OGT North Dakota

## OGT COLLECTION CENTER CASTLE ROCK



*Larry Drees, 87 years old, is Castle Rock, Colorado's one-man bicycle repair guy. He is responsible for 30 bicycles in each shipment. Most of his time is spent repairing flat tires. Larry likes to do the bicycle repairs on days when there are no volunteers and it is most quiet.*



# OGT BIKE SHOP STORIES CONT.

## OGT GRAND ISLAND, NE, BIKE SHOP CONT.



Jack



Roger



Buddy



John

When the roofers moved out, the bike shop was moved to the front third of the building. Bikes continued to be refurbished while other talented volunteers renovated the rest of the building into a new Mercy Meals packing facility.

Jack Shively, a retired communication linesman and biking hobbyist, joined the repair team in 2023. Rick's brother Buddy also joined the team, focusing on inventory management. Meanwhile, a couple of commercial bike shops in Grand Island and Superior Nebraska closed their doors and graciously donated used bikes, tools, and repair parts to the OGT shop.

Roger Nelson, a retired electrician, joined the team in early 2024. Roger is a bike enthusiast with a particular interest in older and unique bikes.

In January of 2025 the bike shop got a big boost when the previous owner of the Grand Island bike shop, John Wayne (no kidding) started offering his time and significant expertise by joining the team. John was a touring cyclist, having competed across the country and in Europe before starting a 45-year career in bike repair and sales.

Although Gaylen moved out of state this year, the rest of the team stays intact, joking around, sharing stories, having lunch together and of course refurbishing bicycles.





## OGT MID-ATLANTIC



*Mid-Atlantic's "bike guy"  
Tom Fuesler*

Mid-Atlantic Branch's "Bike Guy" is Tom Fuesler. Since retiring in June 2018, Tom found a new calling helping others through OGT. Encouraged by his wife Susan, Tom offered to refurbish all our donated bicycles as his gift to our mission. His timing was perfect – Mid-Atlantic Branch was closing down operations in Delaware and needed someplace to store the bikes. While we searched for a new location Tom began repairs in his basement.

An avid cyclist himself, Tom has loved bike restoration since childhood and is now turning this passion to our purpose. Early on, we advertised the need for bikes to repair. With time, connections were made with local bike shops, neighbors, Tom's church and an individual person who does recycling. With additional donations coming into the Mid-Atlantic Branch warehouse, we actually had to stop advertising for bike donations! At one point we had over 150 bicycles waiting to be refurbished.

For Tom, the marriage of his skill with Orphan Grain Train's need is not just coincidence; he clearly sees the Holy Spirit leading him. From family roots in Norfolk, NE, where his parents were married at Grace Lutheran Church, to his father's classmate relationship with OGT's co-founder, Clayton Andrews, to his great-grandfather's livelihood as a Norfolk clothing tailor, Tom can see God's hand in it all. To everyone at Mid-Atlantic Branch, Tom tries to model that "we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do." In Tom's own words, "... the Good Lord walked me right into something that he had planned for me and was, therefore, meant to be...



*A bike that  
was sent by  
Mid- Atlantic to  
Malawi in 2023*



*A Ukrainian girl  
riding her new  
bike that was  
sent to her from  
Mid-Atlantic  
branch in 2020*

## OGT NORFOLK



*Dennis Miller at the  
OGT Norfolk bike  
shop enjoys bringing  
new life to the  
small bikes. "I think  
about a young child  
receiving it and how  
it will make them  
feel to have this bike,"  
said Miller.*



*Larry Tweedy has been repairing Norfolk's bikes for three years.  
He enjoys working on the larger and more complicated bikes that  
have gears, cables, shifts and more technical mechanisms.*



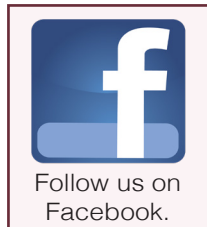


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#orphangraintrain

## TIS THE SEASON

As the holiday season gets closer, there is still time to make plans to support your favorite charity...Orphan Grain Train. Prayerful philanthropic giving is deeply personal, and making a year-end gift to Orphan Grain Train reflects your values. We have much to be thankful for this year and your year-end gift supports the many projects that we have been involved with this year. There are many ways to give and cash is the easiest. You can also get creative with your giving. Consider a gift of stock, mutual funds or a qualified charitable distribution from your IRA or donor advised fund (DAF). If you are in farming, consider a gift of grain. However you wish to complete your year-end gift, it is best not to wait until the last minute. Contributions made on or before December 31, 2025 will be counted in 2025. Gifts of Stock and/or mutual funds take time to process so act now. In short, once you have made your year-end giving plans, consider making your gift as soon as possible. If you have any questions regarding a gift from your IRA or DAF or, a stock or mutual fund gift, please do not hesitate to ask either myself, Tom Watson **402-940-2007**, **twatson@ogt.org** or Ralph Schmidt **260-452-4207**, **rschmidt@ogt.org**. Please be in prayer regarding a special year end gift to Orphan Grain train.

*\*Note—A Qualified Charitable Distribution allows an IRA owner to distribute money directly from your IRA to Orphan Grain Train without recognizing any income tax on that amount. Please contact us for details on how to do this. May the Lord abundantly bless you this holiday season.*

—Tom Watson