

Dear Friends and Family,

September 16, 2005

In our past newsletters, you know that we usually try to have a balance of updates about our ministry, our family, praises and prayer requests. Due to the nature of what we need to share with you, we will have to address those updates at a later time.

First, let us share with you how very much we appreciate each one of you and your willingness to let us share our hearts' desire of serving the Lord, Jesus Christ with you. Back in 1996 when we felt God calling us into the ministry, our hearts took on an incredible and unexplainable passion of serving Him with the skills and talents that He gave to us. Know that our hearts are still filled with that passion and to this day that it continues to grow stronger, knowing that we are still in the center of His will. Since we began serving with Wycliffe in 2000, our monthly financial support has been pretty stable, and in fact we saw a few increases in the first few years. Any time we have lost support, the Lord would provide the difference through a new supporter or an increase in giving by an existing supporter. We are thankful to the Lord and to our support team for their consistency!

While our income has been fairly stable over the last few years, our expenses have increased significantly in three areas: medical, teenagers /education and food. Due to these increased expenses, we have been lacking the funds needed to meet our monthly budget. We have been paying our critical monthly bills, but there has been no extra funds to care for special needs such as: auto repair, hurricane damage, surgery costs, a/c repairs, and an outstanding expense from last year's Africa trip.

Simply said, our financial situation has reached a very critical point as we have accumulated \$20,000 of credit card debt and are running about 20% short of the minimum amount that we need to live on. Wycliffe takes this very seriously and when a missionary's support falls to this level, they are required to stop full-time ministry work and focus solely on additional support raising. We certainly hope to avoid this so that we can keep serving in the role that God has called us to. We need God's help and are asking for your involvement in one way or another to bring us through this crisis. Since our budget is very limited, we have no way to tackle this debt without asking for help and this is a very difficult letter for us to write. Other than our mortgage and this debt, we have no other outstanding loans and we have kept a good credit rating.

During our trip to Michigan this summer, we had hoped to raise the additional support that we need. We drove 7,000 miles and spoke at 17 churches in ten Sundays. Out of these churches, twelve are currently supporting us financially. We always trust the Lord to open the doors wherever He wants us to speak, so we spoke in some churches where we knew they could not support us, but felt that the Lord led us to speak there anyway in hopes of finding individual supporters. Our goal was not to only raise funds, but also to let people know about the status of Bible translation and the needs for personnel, trusting the Lord to take it from there.

As yet, we have not received word from any of the churches we spoke in regarding new financial support or an increase in current support. We still trust the Lord to carry us through this crisis, but it is time for us to take a step by sending out this letter with a plea for help. At the start of our trip, we needed to raise an additional \$900 per month in order to meet our living expenses. During the trip one family committed to \$100 per month, so today the figure stands at \$800 per month to be raised. On top of that is the one time donations that could be used to pay off the debt that the hurricane brought upon us as well as vehicle repairs and the other expenses mentioned above. While in Michigan, we were blessed with love offerings and we used those funds for traveling and living expenses during those 10 weeks.

Please know that we do not ask for this help lightly. We have considered many options to care for this on our own. We have considered selling our home and downsizing, which we had planned to do all along since the hospitality aspect of our ministry has slowed down. But due to housing prices in Orlando at

the current time, this option would not be a wise choice. We have also considered moving overseas where the cost of living is lower. While we would like to serve in another country at some time, we know that it is not the Lord's will for us right now and making that move only due to finances would not be the right thing to do. Today, Hank's computer work in Orlando is making a bigger impact in support of Bible translation than anything he could do somewhere else. So this is where God wants us for now... We have also considered finding a job for Krista out side of the home. This means that she would not be available for Nick and Amanda for school transportation and we feel that her current involvement in their schools and other areas of their lives is vital to their education and personal growth here in the city. She is currently caring for a small child in our home as well to help supplement our income a bit.

If our financial situation does not change within the next month or two, Wycliffe will ask us to leave our position to focus on support. This very likely means that Hank would work on support raising part time and get other part time work to pay off our debt. It is our prayer that the funds would be raised to allow us to continue our full-time work here, helping further Bible translation through the support of technology.

*Would you prayerfully consider joining our team of financial partners, or if you are already on that team, would you pray about increasing the amount that you give?*

We are so thankful for the great team of faithful supporters which God has blessed us with – many who are already sacrificing to support us. If you do not wish to support us on a monthly basis, would you consider a one-time donation? We have included our prayer card with a tear-off form, which you can fill out and send to Wycliffe if you would like to be part of our support or prayer teams, or to make a one-time donation. If you are committing to new or increased support, please let us know so that we can track where we stand. If you have a friend who may be interested in supporting Bible translation, feel free to pass along our card or let us know and we can send them one. We have also included a letter, which my supervisor, the Vice President of Information Technology at Wycliffe wrote to express his perspective on our situation.

Wow, we know this letter is long, but we want you to know that we are doing our best to be good stewards of our finances. We have left out a lot of details, so if you are curious about this information or a better explanation, please feel free to contact us. Our contact information is listed below.

We know that many times the Lord brings about situations over which we have NO control only to demonstrate that HE IS fully capable of taking care of us. That is one of the greatest lessons that we have been learning since dedicating our lives to full-time mission work and it is not an easy one to learn! All too often we tend to worry about our needs and what WE can do, when we should be looking to GOD to handle our needs. (Matt. 6:33-34) If we just look back over the past times, we can see that He has always been faithful to us and this is a great encouragement! We believe this is another one of those learning opportunities. Thank you for your interest in our ministry and the work of Bible translation and for praying on our behalf!

Still leaning and learning,

Hank & Krista

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For financial gifts, send the enclosed response card to Wycliffe and indicate "For Hank and Krista Scott" in the Memo field on your check. Online giving also available at: [www.wycliffe.org/give](http://www.wycliffe.org/give)