



## Giving Is What It's All About

As part of our Christian walk, the Spirit of God moves us toward generosity. We give for many reasons: out of gratitude, to further a mission, to spread the Gospel or out of the desire to simply help those in need.

Sometimes, giving can become complex. These complexities can hinder our joy and even limit our generous hearts. With terms such as "capital gains," "appreciated assets" and "tax deductions," it is easy to get lost in the maze of financial expression and IRS jargon.

**Omar Haedo '87** and his wife Liza Mercado found their solution to the complexities of strategic, impactful charitable giving: the donor advised fund (DAF).

Omar calls his DAF his "Heavenly 401(k)." It's a fairly apt term. Omar and Liza make regular contributions into their DAF throughout the year, and at the end of each year, they sit down and determine how to distribute their charitable giving, supporting Christian organizations like Houghton College who align with their Kingdom-building objectives. They provide the information to the fund manager, and their gifts are then professionally managed. When they file their tax return, they only need the receipts from their DAF rather than managing multiple receipts and deductions from the many nonprofit organizations they support.

Working through the National Christian Foundation (NCF), Omar and Liza, like and other donors, enjoy extra levels of accountability for the organizations they support. If unfamiliar with a particular organization, the NCF and other DAF providing organizations screen and score potential recipients, reducing the amount of time donors have to spend researching charities for best financial practices or missional fit.

The use of a DAF goes beyond management of straightforward annual giving. Fund managers can help donors simplify complex gifts like appreciated assets, real estate or family businesses. DAFs can help with estate planning by reducing estate tax liabilities and ensuring the funds are used for designated charitable intent.

All of these helpful features are a means to an end. They have allowed Omar and Liza to diversify what and how they give with simplicity. Utilizing a DAF enables them to pursue joyful, purposeful generosity while quietly making rational decisions about the best stewardship of their philanthropic dollars.

"Over time, as we have pursued purposeful, consciously competent giving," says Omar. "It has become a life-giving, life-enhancing, life-promoting and freedom-exercising habit. Giving is what it's all about."

## The Haedo Scholarship

Omar, a graduate of Wesleyan Academy in Guaynabo, Puerto Rico, relished his Houghton experience for two life-shaping years. Unfortunately, because of unexpected financial challenges, he was unable to return for his junior year. Years later, this personal experience motivated him to try to prevent that from happening to future Houghton students. Using a DAF, in 2016, he and Liza created The Haedo Scholarship. This endowed student scholarship will continue to support students from Puerto Rico, the Caribbean, Latin America or South Florida who would clearly benefit from a Christian liberal arts education, who demonstrate leadership potential, who will enrich the Houghton campus and who will expand God's kingdom by living out the Parable of the Talents.

One of this year's recipients of The Haedo Scholarship is **Daniel Rosario '25**. Like Omar, Daniel is a graduate of Wesleyan Academy and a native of Puerto Rico. He is a guard on the Men's Basketball team and is pursuing Houghton's Pre-Med track. It is his goal to return home to Puerto Rico to serve as a physician.

Daniel Rosario '25



## What Others Have to Say About Donor Advised Funds

### Dan '98 & Allison (Aldred '98) Bates

We utilize a donor advised fund for our charitable giving because it offers flexibility in planning. Having a giving option that wasn't tied to year-end giving or tax timing allows us to be more discerning and thoughtful. We are committed to supporting Houghton, and using a DAF to contribute financially to Houghton's mission is incredibly easy. Houghton changed our lives in deep and fundamental ways. While Houghton has changed since we graduated, its core identity has not. In a world gripped by polarization, Houghton is equipping scholar-servants to live well and faithfully in a divided world. However you choose to give to Houghton, we encourage you to be generous!

### Jason '99 and Theresa Hollinger

We use our DAF as a timing tool. It allows us to donate at end-of-year to get tax benefit at that time but then make giving allocation decisions later rather than time-pressed at the end of the year. I was blessed by Houghton, and I want to be a blessing in return.

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Jason Hollinger '99



# JAMES S. LUCKEY SOCIETY



## GIFT PLANNING CONTACT INFORMATION

Office of Advancement  
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The James S. Luckey Society was established in 2010 to honor those donors whose gift plans set a firm foundation for the long-term financial health of Houghton College and its continued ability to support Houghton students as they pursue God's call on their lives.

Like these legacy gift donors, James S. Luckey – aptly remembered as “The Builder” – demonstrated such qualities as faithfulness, hard work and deep concern for students. As Houghton’s first official president, Dr. Luckey set his nearly inexhaustible energy to the task of raising a relatively unknown seminary to a fully accredited college with a reputation for academic excellence and faith.

Even as he pursued this vision, Dr. Luckey attended to the young people God put in his care, often quietly paying their tuition or finding them jobs that would provide room and board to ensure their stay.

Members of the James S. Luckey Society share a similar vision. They give wisely for the long term, whether it is through will bequests, charitable trusts and annuities, insurance policies, or the creation of endowments. They have the big picture in mind, yet their gifts attend to the details. Their support has a major impact on the future of Houghton College, but it also touches the lives of individual students – students who will become the future servant leaders of our world.



- Please call. I/we want to learn more about how I can maximize my giving to Houghton College.
- Please call. I/we have a Donor Advised Fund and would like to start giving to Houghton College through that fund.
- Please call. I/we want to learn more about creating a Donor Advised Fund.

Name(s): \_\_\_\_\_

Phone(s): \_\_\_\_\_

Email(s): \_\_\_\_\_

Please mail this completed form to:

Office of Advancement, Houghton College, One Willard Avenue, Houghton, NY 14744-012

*To get the latest information from Houghton College, please contact us to share your email address.*

# 2022 Alumni Award Recipients

**Retired Brigadier General Diane (Meserve '88) Dunn** was named the 2022 Alumna of the Year. Her career in the military began with her participation in ROTC while a Houghton College psychology student; continued with her commission into the Maine Army National Guard after graduation; and was lived out through full-time employment with the Maine National Guard, joint service with US Army North in Texas, and deployment in Kandahar, Afghanistan. Diane currently serves as Senior Advisor for Special Initiatives to the President of the University of Maine.



**Wynn Horton '15** was named the 2022 Young Alumnus of the Year. After graduating with honors from the University of Cincinnati School of Law in May 2021, he was hired as an Assistant Public Defender at the Chesapeake office of the Virginia Indigent Defense Commission, where he serves as lead attorney on the Behavioral Health Docket and represents indigent clients charged with felonies, misdemeanors and probation violations.



In recognition of a lifetime of service as a pastor and theology professor, Houghton College awarded **Dr. David Wyrzten '71** the 2022 Christian Service Award. Founder and pastor for 40 years of Midlothian Bible Church, Dr. Wyrzten has also served God's people as a writer, conference presenter, international speaker and college professor. Dr. Wyrzten is also integrally involved in World of Life Bible Institute as an instructor and serves as president of Truth Encounter.



**CONGRATULATIONS**  
to the **CLASS OF 2022!**