

## Richard (Dick) Juday shares how easy it is to use gifts from an IRA to support God's mission through IM



Richard "Dick" Juday, over the course of his 40-year career as a telecommunications engineer, has lived and worked in countries around the world, including Iran, New Zealand, Hungary, Portugal, Oman, and Saudi Arabia. Mr. Juday, now retired, is a friend and supporter of IM Global Servants Ann and Bruce Borquist, Ann and Bill Clemmer, and Aphiwan and Scott Coats.

"One of the main things I learned during those years of living and working abroad," Dick said, "is that one can find a fellowship of Christians anywhere in the world if you seek them out. And you feel a kinship instantly when you find them."

In the late 1970s, Dick and his family lived in Iran for two years while he was on assignment to rebuild telephone systems throughout Iran. After asking around within the expatriate community, he found a place for his family to worship with other Christians at the Assyrian Evangelical Church. He recalls that experience as his first encounter with a missionary. "Pastor Huntzinger knew that within his congregation were people from other parts of the world, far from home. He was a missionary to us foreigners in the congregation, as well as to the mostly Muslim members of the local community."

Dick was also able to put his engineering skills to use on a short-term mission trip to Lima, Peru in 1989. The Bible college where his team stayed did not have working lights because electrical faults had not been repaired due to lack of funds. Perhaps by God's nudge, Dick had felt led to pack a pocket voltmeter for the trip. He and a couple of assistants repaired the electrical problems in the building in three days, then wired an additional floor for electricity using wires and other supplies found at the local market. "I may have done more good for the Lord in that short time than at any other point in my life," he said.

Because of his extensive overseas experience, Dick was asked to serve as the mission chairman at his home church, New Bethel Baptist Church, Wanamaker, Indiana. During that time, he saw in the American Baptist Churches of Greater Indianapolis newsletter that the Coats would be in town, and invited them to speak at New Bethel Baptist. The Coats accepted the invitation and stayed with the Judays during their visit. "We just really hit it off," Dick said. He has since continued the friendship with the Coats and their kids, whom he taught to waterski. He is currently a member of the Coats' Mission Partnership Team led by Dave Garver.

New Bethel Baptist soon added the Coats to the roster of missionaries supported by the church. Dick also got to know and admire the Borquists and the Clemmers, who were already on the church's missionary roster. "Our former pastor Jim Waters had a real heart for mission," he said. "He was a champion for the missionaries and kept their names alive in the prayers of the church. He still does."

The Borquists, the Clemmers, and the Coats have all visited New Bethel Baptist and shared their stories and experiences from the mission field. Dick is impressed by the ministries and geographical regions covered by IM Global Servants. "When you get to meet the missionaries and hear them tell their stories, you want to get involved," he said. "I am thrilled by what they are doing and want to be a part of it."

Dick is making gifts to IM missionaries with distributions from his IRA. “I have not always been a tither, but now that I’m older, I’m trying to catch up,” he said. “I try to thank God daily for my health, my family, and my ability to give, knowing from where it all comes. Jesus has been so good to me, and I really do want to give back.”

He recommends consulting with tax experts and IM Donor Advisors to explore different gift options and work out the details. He believes a plan of giving from the IRA at the beginning of the year, then taking required income as a residual throughout the rest of the year, will have tax advantages to him. “But one’s own attorney is the best advisor,” he said.

Dick is confident that his gifts will be put to good use. “I really believe in the IM missionaries I’ve come to know over the years and the work they are doing,” he said. “I trust their ability to discern, see the needs, and optimize the use of the funds. I am so impressed with missionaries throughout the world. They are just the world’s best people.”

