# CHOSEN PEOPLE



Volume XXX, Issue 10

DECEMBER 2024

# WHAT ARE WE WAITING FOR?



# GOD IS OUR HOPE

Dear friend,

Merry Christmas, Happy Hanukkah, and an early prayer for His blessings to fill your home in 2025!

I am more convinced than ever that the gospel is our only **hope!** Jesus rose from the dead, burying our sins at Calvary, and because He conquered death, we will overcome the world through Him. The apostle Paul reminded the believers in Corinth—and us—of this great truth when he wrote,

But when this perishable will have put on the imperishable, and this mortal will have put on immortality, then will come about the saying that is written, "Death is swallowed up in victory. O death, where is your victory? O death, where is your sting?" *The sting of death is sin, and the power of sin is the law;* but thanks be to God, who gives us the victory through our Lord Jesus Christ. (1 Cor 15:54-57)

I am warmly comforted, knowing that because Jesus was fully human, yet without sin, He endured the personal pain we feel when this world disappoints or hurts us deeply. He understands us and is our only hope.

One of the reasons I love the Christmas season is because of all the focus on the person of Jesus the Messiah. These days are supposed to cause us to reflect on His birth, yet for me, Christmas rekindles my hope that Jesus will return soon and establish His throne, removing the curse of sin forever (Romans 8:2)!

In fact, I cannot think about the first coming of Jesus without yearning for His return!

Our hope is in the One who overcame the world, and because He did, we will as well. As followers of Jesus, we have something this world cannot give—a certain and sure hope for

today and tomorrow! He is the God of hope, as Paul described our loving Father, "Now may the God of hope fill you with all joy and peace in believing, so that you will abound in hope by the power of the Holy Spirit" (Romans 15:13).

Hope is refined by suffering. As believers, we are not exempt from the troubles of this life. Jesus Himself teaches this by example. One of the most moving moments in the life of our Savior was when He wept after hearing about the death of His friend Lazarus:

When Jesus therefore saw her weeping, and the Jews who came with her also weeping, He was deeply moved in spirit and was troubled, and said, "Where have you laid him?" They said to Him, "Lord, come and see." **Jesus wept.** So the Jews were saying, "See how He loved him!" (John 11:33–36, emphasis added)

We are in a season of monumental suffering for so many around the globe. Wars, hurricanes, floods, famine, and other disasters have exacerbated personal difficulties like health challenges, financial woes, and grief. When I pray for you, myself, my children, our country, Israel, and Jewish people, I ask the Lord to strengthen us through this gift of hope!

We see sparkles of hope every time God answers a prayer for healing or for deliverance from some type of bondage. Yet, it is clear that suffering in this life is one step along the pathway to hope as we follow the Savior and we walk in His footsteps. He never lost hope, and neither should we.

Permit me to tell you a story about one of the early lessons the Lord taught me about hope.

I became friends with a pastor, who later became the president of a Bible institute. After several years, I heard this pastor was very ill with cancer and in a great deal of pain because the cancer had spread to his bones. I went to visit this wonderful man, who was living with his daughter. When I saw him lying on his bed, he was obviously in some discomfort.

I very much wanted to pray with my pastor friend, thinking, of course, that I was ministering to him. I could tell he was at peace but in pain, and he asked me to pray with him. When he began praying, the presence of God was palpable in the room,

and I felt as if I had come face-toface with God Himself. The prayer did not last long, but I think this experience forever changed my life, as I had never sensed such peace and hope before as a believer.

As we were saying goodbye, I perceived that his entire countenance spoke of the hope in his soul. His parting words to me, as you might expect, were something like, "I am ready to go be with the Lord, and that is all I want. I cannot wait!" I will never forget my dear friend, his faith, or his parting words. I left

the room filled with hope and a holy confidence imparted to me by someone in great pain who was dying yet fully aware the Lord was with him and that he would be with the Lord forever.

I held back my tears because I did not want to upset him. As I was about to walk out the door, his daughter came running after me saying, "Hold on one second. My dad wants to give you something." She came back with a hand-scrawled \$1,000 check for our ministry. My friend relayed to me-through her—his burning belief in the importance of reaching Jewish people for Jesus Christ. As Paul said, "Brethren, my heart's desire and my prayer to God for them is for their salvation" (Romans 10:1).

I was stunned and grateful.

I will never forget his face, the sparkle of his eyes, the hope he exuded, and his generosity. I am so grateful that the Lord enabled me to get to know this dear man. Decades later, I still remember this experience. It is one of the ways the Lord infused hope within me during my early years of ministry.

Today, I am confident Jesus overcame death and lives forever and that, one day, I will join my pastor friend and live forever with the Lord. This is the Christmas message. It is not simply that the Lord has come, but that He died, rose, ascended to the Father, and will return so we will live with Him forever. This is our hope. He is our hope!

#### A QUICK WORD ABOUT HOPE IN THE MIDST OF WAR

I am also encouraged by the faith and courage of our workers in Israel, who continue to serve the Lord in wartime. For instance, I recently spoke to one of our dear staff members in Israel about how he was doing during this avalanche of missiles falling throughout Israel. He said to me that it was terrible. He reflected on his coming to Israel to help build the Holy Land and stand with His own Jewish people.

He admitted that he had never experienced such disappointment and concern regarding the safety of his wife and children. But he reminded me of the unshakable hope he had in the promises of God. He declared that nothing on

this earth could keep the Lord from fulfilling His promises to Jewish people. He had no doubts about God's faithfulness and ability to keep His promises.

I was moved by the clarity and power of his expectations and willingness to struggle each day with the current conflicts in light of the hope of tomorrow. We know that, according to God's word, all wars will end one day and the Lord will reign. We do not know when, but until that great day, we will proclaim the hope we have to friends, family, and all who

need to know the salvation our Savior purchased through His perfect sacrifice.

Our **hope** for the future is gloriously described by the prophet Isaiah, who paints a picture of the future God has prepared for those who love Him,

And He [the Messiah] will judge between the nations, and will render decisions for many peoples; and they will hammer their swords into plowshares and their spears into pruning hooks. Nation will not lift up sword against nation, and never again will they learn war. (Isaiah 2:4, emphasis added)

Meanwhile, we are coming very close to completing our new Tel Aviv ministry center. We need less than \$400,000 to finish the \$6.5-million effort without debt. I hope you will consider a gift as an investment in the future of God's work in Israel. The 4.7 million Israelis in the Tel Aviv area

need a place to find out about Jesus and grow in faith, so help us finish the task as God enables you!

During this wonderful season of hope, please remember to pray for the peace of Jerusalem and the release of the hostages.

Thank you.

Nothing will keep the

LORD from fulfilling His

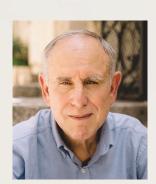
promises, and we have

no doubts about GOD'S

**FAITHFULNESS** and ability

to keep His **PROMISES**.

Yours in our common hope,



FROM THE PRESIDENT, MITCH GLASER



A little more than 2,000 years ago, a baby boy was born. His mother wrapped Him in swaddling clothes and laid Him in a manger. Suddenly, an angel appeared to some shepherds nearby, accompanied by a celestial choir praising God with the words, "Glory to God in the highest, and on earth peace among men..." (Luke 2:14). Why would these heavenly beings announce peace? Because this baby would be the Prince of Peace of whom Isaiah spoke (Isa 9:6).

In the first century, when Jesus was born, Israel was under the control of the Roman Empire. The region fell under Roman rule when two Hasmonean¹ brothers welcomed Rome's influence and support in their fight for succession. The Roman general Pompey, according to the Jewish historian Josephus, "told them, that when he came again into their country he would settle all their affairs." After that seemingly golden opportunity, Rome never left. The peace that Jewish people had always hoped for remained elusive, and the waiting persisted.

The descendants of Abraham, Isaac, and Jacob have largely struggled to find peace in this world. Believers in Jesus have found peace in this world; yet, it is not a peace of this world. The Messiah once taught, "Peace I leave with you; My peace I give to you; not as the world gives do I give to you. Do not let your heart be troubled, nor let it be fearful" (John 14:27).

Undeniably, we, as followers of Jesus, are also still waiting for a complete peace on this earth that will only be established when Messiah returns to rule over His kingdom. This peace is described in Isaiah 52:7 (emphasis added): "How lovely on the mountains are the feet of him who brings good news, who

announces **peace** and brings good news of happiness, who announces salvation, and says to Zion, 'Your God reigns!'"

This prophecy, written 700 years before Jesus was born, describes a time when peace will be the norm, happiness will abound, and the Lord will reign from Zion. We wait for that time with hope and eager anticipation. While we wait, we remember, year after year, the Prince of Peace who was born to bring peace to all of creation.

The prophets foretold of one who would come to bring peace with him. Isaiah 9:6 is often translated passively: "His name will be called." However, the Hebrew is active: "One will call his name." The implication is that, at some point in the future, everyone will use the following names to refer to this promised figure: "Wonderful Counselor, Mighty God, Eternal Father, Prince of Peace" (Isa 9:6). But these terms describe more than just names:

In its highest use, "name" sums up character; it declares the person. The perfection of this King is seen in his qualification for ruling (Wonderful Counselor), his person and power (Mighty God), his relationship to his subjects (Everlasting Father) and the society his rule creates (Prince of Peace).<sup>3</sup>

The prophet would go on to write, "There will be no end to the increase of His government or of **peace**, on the throne of David and over his kingdom" (Isa 9:7, emphasis added). When this child is born into this world, he will be a descendant of David, sit on David's throne, and rule over a kingdom of everlasting peace. While the world—Jewish and Gentile, believing and not-yet-believing—still awaits the establishment

of the kingdom of peace, Jesus has given us a foretaste of His reign. The inner peace we have now is "the peace of God, which surpasses all comprehension" (Philippians 4:7). Jesus left us His peace and the hope of His return, knowing there would be a lack of peace between people until He returns and establishes His throne. But what about Jewish people who do not yet know that peace?

The prophet Jeremiah tells the story of the fall of the southern kingdom of Judah in 586 BCE. The people were about to be taken to Babylon by Nebuchadnezzar, and they were terrified, saying, "We waited for peace, but no good came; for a time of healing, but behold, terror!" (Jer 8:15). One might imagine an Israeli today crying the same words as those uttered by the Israelites of Jeremiah's day: "We waited for peace, but behold, terror!" However, Israel is not without hope. Since the days of Jeremiah, another prophet, Ezekiel, wrote about a time of unending peace:

They will live on the land that I gave to Jacob My servant, in which your fathers lived; and they will live on it, they, and their sons and their sons' sons, forever; and David My servant will be their prince forever. I will make a covenant of peace with them; it will be an everlasting covenant with them. And I will place them and multiply them, and will set my sanctuary in their midst forever. My dwelling place also will be with them; and I will be their God, and they will be My people. (Ezek 37:25-27, emphasis added)

Jewish people are waiting for this eternal covenant of peace.

Chosen People Ministries has responded to the great need for peace in Israel in numerous ways. It is encouraging to see many Israelis turning to God's word for peace. After the horrifying attacks of October 7, the most searched Hebrew term in Israel was Tehillim (Psalms). Even the non-religious are searching the Psalms for answers. Our ministry's Psalms of Hope

campaign is an ongoing initiative in Israel that provides a digital copy of the Psalms in modern Hebrew to any Israeli who asks. Almost 2,000 Jewish Israelis have downloaded the book as of this writing.

The book of Psalms has been a source of hope and comfort for Israelis through all these hardships and uncertainties. The psalms are full of examples of rejoicing, praising God, seeing His beauty, as well as lamenting, crying out to the Lord, and relying on Him as an anchor in times of trouble. In one extreme example, Israeli worshippers turned to the book of Psalms after being spared from a terrorist attack. A suicidebomber was on his way to detonate a bomb in Tel Aviv, but it malfunctioned and went off early outside a small synagogue. The blast killed only the attacker and not those meeting inside

the synagogue for nightly prayers. Once police arrived, the congregants went back into the synagogue and opened the Psalms to read out loud how good and merciful the Lord is to have spared their lives!4

One of our staff in Israel commented on how significant it is right now just to find a moment of safety.

Recently, one of our missionaries spoke with a couple of different ladies who came to our ministry events. Both women said they had been to our ministry center in the past but stopped coming when the pandemic hit and never came back-until after October 7. Each woman sensed a compelling need to return to regular fellowship with believers. We are encouraged to see the Spirit of God working in their hearts and drawing them back to Himself-because only in Him and through the Risen Messiah do we have hope for the future.

Our hope for the future is peace. Yet, peace in today's world can seem complex and nearly impossible, like the idea of a lion and a lamb peacefully coexisting. The Scripture actually references a wolf and a lamb dwelling together: "And the wolf will dwell with the lamb, and the leopard will lie down with the goat, and the calf and the young lion and the fatling together; and a little boy will lead them" (Isa 11:6). Isaiah is describing a world in which peace reigns over all creatures. Once again, a little boy is the one who brings this peace. Believers in Yeshua recognize that this time will come when He returns. However, even not-yet-believing Jewish people

perceive the supernatural nature of such peace. Avinoam Rosenak of Hebrew University in Jerusalem notes that these pairs of animals in this passage "maintain their distinct natures and forms while still sharing an ultimate future of a rationaledefying peace between them."5

Only the Messiah can accomplish the kind of peace for which we all await. During the upcoming holiday season, it is critical we understand that Jewish people are waiting, hoping, and yearning for the peace

promised in Scripture. It is a peace that can only come when Yeshua returns. Still, we can pray that God will provide the same foretaste now of His kingdom of peace to His chosen people around the world, and especially in Israel, by turning hearts toward Him through Jesus. That would be a truly Merry Christmas and a Happy Hanukkah!

Only the **MESSIAH** can accomplish the kind of **PEACE** for which we are all awaiting—that will come when **YESHUA** returns.

- 1 The Hasmoneans were a Jewish dynasty that arose after the Maccabees (Jewish fighters) defeated the Seleucids in 167 BCE.
- Flavius Josephus and William Whiston, The Works of Josephus: Complete and Unabridged (Peabody, MA: Hendrickson, 1987), 368.
- 3 J. Alec Motyer, Isaiah: An Introduction and Commentary, vol. 20, Tyndale Old Testament
- Commentaries (Downers Grove, IL: InterVarsity Press, 1999), 101.

  4 Etgar Lefkovits, "Tel Aviv Synagogue's 'Holiness' Saved It from Bomb, Congregants Say," Jewish News Syndicate, August 21, 2024, https://www.jns.org/tel-aviv-synagogues-holiness-saved-it-frombomb-congregants-say/.
- Avinoam Rosenak and Alick Isaacs, "Peace, Secularism, and Religion," in War and Peace in Jewish Tradition: From the Biblical World to the Present, ed. Yigal Levin and Amnon Shapira, 1st edition, Routledge Jewish Studies Series (New York: Routledge, 2011), 143.



### The Road to Bethlehem

One of the great joys in my ministry over the years has been leading tours to Israel. One of the places I go is called the Shepherds' Field. About a mile east of Bethlehem, it is the location where the shepherds would have witnessed the angels announcing the birth of the Messiah (Luke 2:8-10).

When our big bus pulls up to the site's overlook, a Bedouin shepherd usually brings out his flock of sheep, along with his children, who are young and very cute. People are filled with joy as they interact with the children and pet the sheep. When the shepherd asks the kids to pose for a picture with the sheep, they willingly accept. I tend to walk around the area while everyone takes pictures. One particularly clear day, I noticed a mountain range far into the distance in Jordan and asked our tour guide which one it was. When she told me they were the mountains of Moab about thirty miles away, my mind wandered to the book of Ruth.

The book of Ruth is really the story of Ruth. Naomi, and Boaz, the kinsman redeemer. Naomi, whose name means "pleasant," and her husband Elimelech, whose name means "my God is king," left their home in Bethlehem with their two sons, Mahlon and Chilion, because of a famine in the land. They went to the land of Moab, but this was during the time of the judges, when Moab was a hated enemy of Israel.

Naomi's husband died, and she was left with her two sons. The two sons married Moabite women, though it was forbidden by Jewish law. Eventually, the two sons also died, and Naomi was left with no husband, no sons, and only her two Moabite daughters-in-law. She explained that they needed to move on with their lives and remain in Moab while she traveled back to Bethlehem, as she had heard the famine was finally over. One daughter-in-law, Orpah, agreed to stay behind in Moab, but the other one, Ruth, refused to leave Naomi's side. Her

plea to stay with Naomi has become one of the most well-known verses in the Hebrew Scriptures. In Ruth1:16, she said, "Do not urge me to leave you or turn back from following you; for where you go, I will go, and where you lodge, I will lodge. Your people shall be my people, and your God, my God." So, the two of them went from Moab back to Bethlehem.

Upon arriving in her hometown, Naomi sent Ruth to glean in the fields of Boaz, a wealthy relative of Elimelech to whom, through a series of divinely appointed circumstances, they appealed to be their *qo'el*, their kinsman redeemer. [The kinsman redeemer, among other responsibilities, was the closest relative of the husband who died before his wife had children.] Boaz accepted their request and willingly took Ruth as his wife. Ruth eventually bore a son named Obed, who became the grandfather of King David. Whom did Boaz redeem? The case can be made he not only redeemed Ruth and, essentially, her dead husband Mahlon but also Naomi, who had the joy of caring for her grandson who would be to her "a restorer of life and a sustainer of [her] old age" (Ruth 4:15).

The announcement of the birth of the Messiah is found in Luke 2:10-11: "I bring you good news of great joy which will be for all the people; for today in the city of David there has been born for you a Savior, who is Christ the Lord." Bethlehem became the city of David because two grieving widows, Naomi and Ruth, were willing to trust God along an arduous and dangerous journey on the road to Bethlehem and were rewarded for their faithfulness. Just think what this same, unchanging God can do through your faithfulness!



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#### **NEWS BRIEFS FROM AROUND THE WORLD**

#### A GENTILE MISSIONARY TO JEWISH PEOPLE WALKS INTO A KOSHER FOOD COURT

Last year, one of our missionaries was invited to speak on a podcast hosted by two Orthodox Jewish men. Making no effort to conceal his identity as a Gentile missionary to the Jewish people on the show, he challenged their kabbalistic (Jewish mystical) beliefs by explaining Kabbalah's gnostic (heretical Christian philosophy) influences.

Recently, our staff member had lunch with one of the podcast hosts. They met in a kosher food court and discussed various topics, but they mainly focused on progressive revelation—the idea that the Hebrew prophets provided more information about various matters than Moses in the Torah. Our missionary also had the opportunity to open the New Testament with the podcast host for the first time.

In the middle of their conversation, an Orthodox man approached their table and started talking to the podcast host. After catching up for a bit, the man turned to our staff, identified him by name, and said, "I saw you on their show!" He then eagerly reached out to shake our missionary's hand and tell him how much he appreciated his work. Praise God for the straightforward witness of Jesus among the harder-to-reach Orthodox Jewish community!

#### THE POWER OF PRAYER IN THE RUBBLE OF THE GAZA WAR

It is incredible to see the work of the Lord, even during wartime. One of our missionaries recounts the story of one of his congregants called up to fight for Israel:

As a relatively new believer, Nathaniel\* set off for war against Hamas in Gaza. Despite many dangerous situations, he stayed safe with God's help. His unit was comprised of soldiers mostly from religious (Orthodox) backgrounds. Every evening after they finished the traditional Jewish prayers, Nathaniel started discussing God and the Bible using all the information he had learned from our staff.

At one point, Nathaniel's unit got trapped in a building. After an incredible explosion, five members of the unit died, five others were critically wounded, and only Nathaniel and one other soldier were able to walk despite both of them being severely injured. While Nathaniel was making his way out of the destroyed building, one critically wounded soldier, a rabbi, called to him and said he did not want to die. Nathaniel was able to whisper into the rabbi's ear that only God could save his life, and he offered to pray. Down on his knees amid the rubble, Nathaniel prayed for God to save the rabbi's life, and he ended his prayer with the words, "In Yeshua's (Jesus') name."

After three months in the hospital, against all the odds and the medical personnel's disbelief, the rabbi was discharged to rehabilitation. Hallelujah!

Please pray this rabbi will be reminded that his life was spared because of Yeshua. Pray for Nathaniel's complete recovery and his family. Do not forget to pray for the countless opportunities this terrible war has created for our Jewish people to learn about Jesus.

#### STANDING UP FOR ISRAEL, JEWISH PEOPLE, AND JESUS ON COLLEGE CAMPUSES

This fall, one of our missionaries in New England gathered a team to visit some of the Boston universities so they could stand up for Israel, for Jewish students, and Jesus. Below are some snippets of their encounters during their outreach:

Harvard University: "We started our time on campus directly across from Harvard Yard and in front of the Smith Campus Center, where students eat, study, and hang out. Right away, an Orthodox Jewish man who had just come from Hillel, a Jewish student organization, had a long chat with one of our volunteers. He wanted to know why a Gentile Christian was so adamant about standing up for Israel and Jewish students. Our volunteer gave the man our pamphlet, "Never Again, Never Alone," and even got a chance to pray for him."

Boston University: "One of our volunteers got his first taste of hostility from a Jewish student who screamed at us to leave campus. The student returned two more times, his words laced with profanity, but we stood strong. We wanted to engage him more deeply, but he left in a hurry."

MIT: "Because the Jewish president of this famous school stood up for Jewish students during congressional hearings last year, we decided to set up a book table outside the Stratton Student Center. At this campus, we received guite a few thank yous and thumbs ups-mostly from Jewish students who appreciated our being there for them."

#### THE WORD IS SPREADING ABOUT HOST ISRAELIS!

It is incredibly exciting to report that Host Israelis has reached nearly 200 Israelis who have signed up to travel and stay with our network of hosts. Israelis of all ages and demographics love this program, and the word is spreading! We are receiving wonderful reports from hosts and guests alike.

One of our hosts, Melissa, runs a guesthouse for Israelis in Tokyo called Beit Samurai. A Jewish man named Zohar\* stayed with Melissa and her family on October 7, 2023. He soon learned his best friend had been killed and was being buried that day. While cooking together, Zohar shared his pain and heartache with Melissa.

Melissa and her family were a source of comfort to Zohar on that terrible day when he was so far from home. He never forgot their lovingkindness. Zohar told his friends back home about his special time with this family of believers in Tokyo. One of Zohar's closest friends recently showed up in Tokyo and reached out to Melissa. He did not think they would remember Zohar from a year ago, but how could they forget?

Word gets around among Israelis about the wonderful Christian families who love and welcome them during their travels. Hosts and travelers form deep friendships and have spiritual conversations, often cooking together, sharing meals, or playing board games. Who would have thought that ministry and sharing one's faith could be so fun, simple, and powerful?!

If you are interested in hosting, learn more at hostisraelis.com.

#### **MESSIANIC RESOURCES**



Christmas through Jewish Eyes—

PRICE: \$8.95<sup>US</sup>

This booklet reveals how the birth and celebration of Messiah Jesus is viewed through Jewish eyes . . . it is not what you thought.

The Gospel according to Hanukkah—

PRICE: \$2.95<sup>US</sup>

The eight-day Jewish celebration known as Hanukkah commemorates the rededication during the second century BC of

the Second Temple in Jerusalem, where according to legend Jews had risen up against their Greek-Syrian oppressors in the Maccabean Revolt.

The Gospel according to Hanukkah is another opportunity to see and study the gospel during God's appointed feasts and holidays.



God's Plan and Purposes for the Jewish People—

PRICE: \$7.95<sup>US</sup>
Learn about God's plan and purposes for the Jewish people in this booklet written by Chosen People Ministries' president, Dr. Mitch Glaser.

Order using the enclosed card or call 1-888-2-YESHUA in the US. For more resources, visit us online at store.chosenpeople.com.

## Our Hearts Are Heavy for Israel and Jewish People

You Can Bless Them with a Year-End Gift

\*\*\*and gain a tax advantage, too!\*\*\*

This year has been challenging for our Jewish friends worldwide, especially those in the Holy Land. Now, you can bless them—and be blessed in return—by making a gift to Chosen People Ministries before the end of 2024.

With a year-end gift, you can maximize your impact and minimize taxes!

Here are creative ways to do this:

- ➤ Appreciated stock or property. With the stock market up, now is a great time to give because giving appreciated assets rather than selling them and donating cash will put more money into ministry, and you will likely save on capital gains tax.
- ➤ IRA Distribution. If you are 70½ or older, you can make a Qualified Charitable Distribution (QCD) from your traditional IRA to qualified charities, like Chosen People Ministries, of up to \$105,000 annually.
  - A QCD avoids income tax on your distribution as long as you transfer it directly from your traditional IRA to Chosen People Ministries.
  - This method of support is generally more tax advantageous than taking the IRA distribution personally (which may be taxable) and making a contribution from the proceeds.
  - If you are 73 or older, this kind of gift also counts toward your Required Minimum Distribution (RMD). (*Check with your financial advisor to confirm.*)
- > Grants from a Donor Advised Fund (DAF). Now is a great time to recommend grants from your DAF to Chosen People Ministries. These funds are already set aside for ministry, so you can give freely without touching your available capital.

For answers to your questions about yearend giving options, contact Cindy Forbes at 212-223-2252, ext. 1208 or cforbes@ chosenpeople.com.







The Chosen People newsletter is published monthly by Chosen People Ministries. For more information or to receive The Chosen People newsletter, write to: Chosen People Ministries, International Headquarters, 241 East 51st Street, New York, NY 10022. In Canada, write to: Dufferin-Lawrence PO Box 58103, Toronto, ON M6A 3C8 (www.chosenpeople.ca). In Great Britain, write to: P.O. Box 47871, Golders Green, London, NW11 1AL (www.chosenpeople.org.uk). In Australia, write to: Celebrate Messiah Australia, P.O. Box 304, Caulfield, South Vic 3162, Australia (www.celebratemessiah.com.au). Senior Editor: N. Surasky. Contributing Editors: J. Corrales, E. Karp, R. Larsen, M. Goldstein. Designer: L. Ruedinger. Cover Design: M. Jacoby. Serving in: Argentina, Australia, Brazil, Canada, Finland/Baltic States, France, Germany, Hong Kong, India, Israel, Japan, New Zealand, Poland, Russia, South Africa, South Korea, Taiwan, Ukraine, United Kingdom, United States.

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