IS IT TOO EARLY TO PLAN AHEAD?

JR CH Precious Gifts From The Lord

Children bring you joy, contentment and a sense of pride. The Lord, who entrusted your children to your care, wants you to love, cherish, protect, teach and guide them throughout their lives. Most of all, He wants you to lead them on the path of salvation. We all think that we will be able to complete this task and raise our children to adulthood. Sometimes it doesn't happen like that.

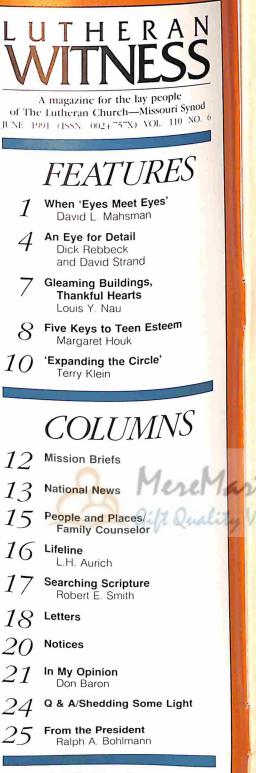
- The LCMS Foundation offers information about:
- What to consider when naming a guardian for your children • Whether to set up a trust for your minor children
- How to fund a minor's trust

• What to look for in a trustee for the minor's trust and much more For more information about Guardians and Minor's Trusts, just fill out the coupon below or call

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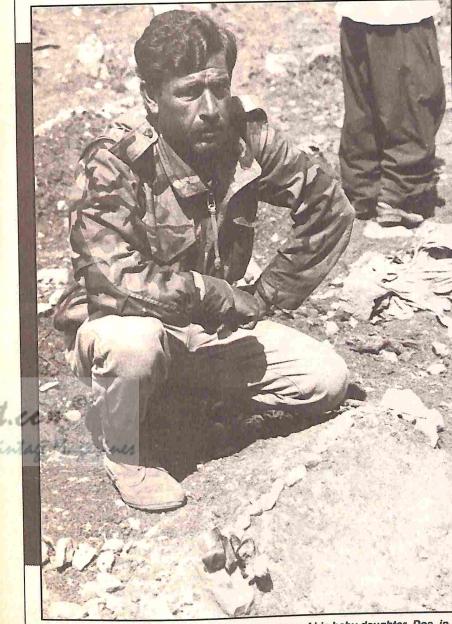


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SPECIAL REPORT



Kurdish refugee Hamid Fundy kneels at the grave of his baby daughter, Doa, in the Uzumlu refugee camp on the Iraq-Turkey border. Doa had died only the week before.

In spite of improvements, Kurdish refugees have been living under conditions that most Americans would have difficulty even imagining. Lutherans are among those trying to help.

by David L. Mahsman

"gift of God." She was only two-and-ahalf months old when she died and was buried under a small pile of stones in a crude cemetery filled with small piles of stones.

Photo by David L. Mahsman

Hamid Hijy Fundy's eyes filled with Her name was Doa, Kurdish for tears as he showed me Doa's, his youngest daughter's, grave. He pulled the sleeve of his military-type camouflaged field jacket across his damp cheek. "We were six; now we are five," Hamid said sadly of his family. Only

wife had grabbed their four daughter and, taking nothing but three blankets had fled their home in Dohuk, north ern Iraq. Like hundreds of thousand of other Kurds, they drove, then walke into the rugged, snowcapped mou tains on Iraq's border with Turkey.

WHEN

HVES

Hamid said he saw "bombs" fa ing on his city from Saddam Hussein helicopters. Desperate to save his famil he saw flight to the mountains as the only chance. They made their way a place now called Uzumlu Camp, which

four weeks before we met, he and hi

