

Dear family and friends,

We've had many people ask how they can help us meet the financial needs associated with Katie's MS diagnosis. We're so grateful for friends and family who have stepped forward and asked, "What can we do? How can we help?"

In short, we have both immediate and long term needs to help us cover the medical costs associated with Katie's initial treatment and long term care for MS. Through our insurance with The Navigators, a good portion of our annual medical expenses will be covered. However, as with every insurance plan, we'll be responsible for meeting our deductible and any uncovered, out-of-pocket medical expenses each year. We estimate these new expenses will total about \$7000 per year.

With this in mind, here are our immediate and long term needs:

- 1) **Our Immediate Needs:** Because of the timing of this diagnosis, we'll be paying our entire deductible for this year (approx. \$4000) in the last two months of 2013. Then, we'll turn around and pay the full deductible for next year (approx. \$7000) during the early months of 2014. Needless to say, this is a stiff financial challenge for us. If you would like to contribute to help meet this need, our friend Norman Hubbard has graciously set up an account for us at our local bank. Any money sent to the following address and designated for {"*Family and Friends Fund – Acct #536366*"} will be deposited into a special account set up for us. We will have immediate access to any and all funds given to this account.

Contributions can be addressed to: *First Citizens State Bank, PO Box 177, Whitewater, WI 53190.*

Checks should be written to "*Noah or Katie Haas*" and designated for "*Family and Friends Fund – Acct #536366*".

- 2) **Our Long-Term Needs:** As support raising missionaries with The Navigators, we are dependent for our livelihood on the contributions of friends, family, and churches who believe in the work we're doing and want to invest in it. In light of our recent move and increased job responsibilities, we were already in process of increasing our budget for 2014. With the addition of Katie's new diagnosis, our current salary is not sufficient, and we'll need to raise it. In order to raise it, we need to *raise* it—meaning, we're looking for additional people who would contribute on a regular basis (monthly or annually) to our account with The Navigators, enabling us to draw a salary more suitable to the size and needs of our family in the coming years.

Taking into account these needs plus health care law changes our new budget goal is an additional \$2200/month in contributions. If you would like to make a one-time or regular commitment to our account with The Navigators, you can do so by visiting www.navstaff.org/haas or calling 866.568.7827. Gifts are tax deductible.

Katie and I are very grateful for the compassion you've shown us during these days. We feel very loved and cared for by many family and friends. This has been incredibly hard and we don't know where we'd be without you. If you have any further questions about how you can support our family, don't hesitate to get in touch with me.

With deepest love and gratitude,

Noah for Katie and the girls

How Are Your Gifts Distributed?

Navigator missionary budgets are composed of four segments:

- Personal Salary** Staff salaries are set by The Navigators' Board of Directors and ministry leadership. The salary scale compares to that of the education profession. This portion of the budget covers personal living expenses.
- Ministry Funds** These funds include items like the cost of communication, fundraising, travel, office expense, entertainment, and professional development.
- Benefits** This includes health insurance, workers' compensation insurance, life insurance, and disability insurance.
- Administration** This covers essential accounting and legal services and services that staff members receive from field supervisors and Navigator headquarters.

Navigator missionaries are responsible to raise 100 percent of their approved budget. The Navigators does not subsidize shortfalls in field staff funding. When Navigator missionaries receive funds below their budgeted amount over several months, they are required to cut back on their discipling ministry and focus on their fundraising ministry. When funds received exceed their approved budget, they are held in reserve for a future month when income is below budget.

THE NAVIGATORS™ 5/11