

A Blessing From Uncle Sam

David and Thelma Ward attracted national media coverage when a one-time adoption credit led to a \$54,000 tax refund. Thelma calls the unexpected bonanza an example of God at work in their lives.

“We’re a blessed family,” says the North Carolina homemaker, who quit her job in 2008 to devote all her time to caring for their five adopted children. “You hear about good things happening to other people, but it’s way out yonder.”

Even with the refund, the Wards face challenges. They need a home makeover—windows, carpeting and appliances need replacing, and their washing machine, dryer and stove get a fierce workout.

The Smithville couple, who are members of a Holiness church in Selma, N.C., have raised six of their own children, now ages 21 to 26. They also have provided foster care for more than 100 children over the years.

Now between the ages of 3 and 17, their adopted children—who are black, white and racially mixed—were foster kids with nowhere else to go. Their youngest daughter has a heart condition; others have assorted special needs.

The children’s various situations require occupational

and other forms of therapy, counseling and doctor visits, prompting
Thelma to remark: “Don’t adopt a child for the money. It’s not there.”

The Wards now manage on an income of just over \$40,000 a year after David’s employer reduced his salary last year by more than \$7,000.

Instead of complaining, Thelma says they are grateful he still has a job and health insurance.

“It wouldn’t be this easy if we didn’t have Christ in our life,” she says. “Without a Holy Ghost-filled husband and a pastor who prays for you, it wouldn’t be so easy.”

Lessons for Lean Living

- Pray
- Clip coupons
- Shop at thrift stores
- Sell to consignment resellers
- Host a huge yard sale