

To ADios Ministries Board of Directors,

Ralph Merrill is a man who continually touches many lives, including ours and yours. Through decades of service both here and across borders Ralph lives a life led by Christ, seeking to do good work and touch hearts. He is a generous and compassionate man. His mission is not only to see the lives of the poor and disadvantaged better, but also to see the hearts of those he brings alongside him changed forever. Ralph is a believer that small changes and small beginnings can make a world of difference and he looks to provide those opportunities for those around him, hoping his small contribution can lead a person towards the everlasting love of God.

It is because of this that we, Coastal Insurance Group, would like to present a monetary gift to ADios Ministries in honor of Ralph Merrill's 60th birthday. Although we fully understand we cannot designate how these funds are used, it is our prayerful intent that this gift would make an otherwise impossible trip a reality for someone who exemplifies the qualities within Ralph that so many of us have been touched by.

It is also our prayerful intent that the board feels led to carry this on and make it an annual "scholarship", making missions a reality to those who exhibit such compassion, generosity, outreach, and humility similar to that of the Ralph Merrill we all love.