

JOSEPH STEWARDS NEWSLETTER

A special publication for Legacy Friends of World Renew



World
Renew™
LIVING JUSTICE • LOVING MERCY • SERVING CHRIST

JOSEPH
STEWARDS

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A Message from Ida Mutoigo



Your membership in Joseph Stewards is such an encouragement to us, knowing that you are committed to “living justice, loving mercy and serving Christ.” Because of your stewardship and faithful giving, God is continuing to bless the work of World Renew around the world.

In this issue of the Joseph Stewards newsletter, we would like to bless you in return with:

- Stories and reports about how your support is making a difference to those in need around the world
- Recommended resources for those who want to learn more about planned giving

Grateful to be serving the Lord with you,

Ida Kaastra Mutoigo

Ida Kaastra Mutoigo
Director, World Renew

MINISTRY NEWS

Changing Incomes and Changing Minds

How do Christian values impact a person's struggle to overcome poverty? This is a question that World Renew regularly receives when we explain that we carry out our ministry in partnership with local churches. To respond to this type of question, we often share stories like Julius Edalu's.



Julius is a 30-year old husband and father who lives in Uganda. Like others in his village, he makes his living by farming a small plot of land and is extremely vulnerable to changes in weather and poor growing seasons. His family often struggled to get by. Over time, Julius came to believe that poverty was just a way of life and wasn't something that he could change.

Since 2012, Julius has been a member of the Akili Farmer's group. This group is comprised of 10 members from Julius' community and receives support and training from World Renew's partner the Pentecostal Assemblies of God (PAG).

PAG provided the Akili group with a loan of 40kg of bean seeds,

10 bags of cassava cuttings and training in improved agricultural methods.

The Akili Farmer's group used the seeds and cuttings they had been given to grow a group on a communal field. From the 40kg of bean seeds, they harvested 270 kg of beans and from the 10 bags of cassava cuttings they harvested 15 bags of cassava. After repaying PAG, the group sold their crops and made a profit of about \$241 Canadian dollars. They used this to purchase a bull and also purchased soy bean and maize seed to plant on their field the next year.

In their second year, the group made a \$229 profit which they used

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to purchase a second bull. They now have a pair of oxen which all the members can use to plow their fields.

But the project has also had a change on Julius' mindset. As the PAG leaders met with the Akili Farmer's Group, they also talked to them about God, what God wants for His children, and about the importance of living a life of joy as a beloved child of God.

"It opened my inner lost hope and brought me to light and gave me the potential to be in a position to transform my livelihood using God-given resources," Julius said. "The part that impacted me the most was when the facilitator kept emphasizing that poverty and riches are in your head. You can decide to be poor or decide to achieve what God has planned for you."

Julius decided to challenge himself to build a more permanent house for his family. He calculated what this would cost and made a plan for achieving this goal. He invested in his own fields and worked hard to increase his harvests. He began to use some of his profits to purchase construction supplies and made bricks when he had time and funds available. Slowly, his home began to take shape. Today, his two-bedroom home is nearly finished.

"I am optimistic that after this year's first harvest season, my home will be complete," he said.

Praise God for the changes like this that we are seeing all over the world thanks to support like yours.

Joseph Stewards Testimonial



“ We enjoy being part of [Disaster Response Services] that helps to rebuild homes . . . and brings hope to those whose lives have been totally thrown into shambles by devastating storms. When we are no longer able to physically be involved, we still want to see this vital ministry to continue through our financial support. ”

Len and Rynie Bakelaar

MINISTRY UPDATE

High River Flood Response

It has been nearly one year since massive flooding caused much of High River, Alberta to be under water and displacing 14,000 people from their homes.

To date, World Renew Disaster Response Services (DRS) has:

- Helped with the initial clean up through volunteers from local churches
- Hired a full-time construction manager and two part-time case managers
- Has helped 51 families review their applications for assistance with the government and insurance and helped connect them with support services
- Has an additional 44 families in line for case manager assistance
- Contacted over 3,000 households in September 2013 as part of an unmet needs assessment



- Began repairs and reconstruction of damaged homes in January 2014
- Completed major repairs on 2 homes

World Renew expects to be involved in reconstruction for the next two years.

RECOMMENDED RESOURCES

Joseph Fund Brochure

Whether it is responding to disasters or working for long-term development, World Renew believes in working alongside local churches and raising up Christian leaders who can foster change long into the future. This has been the keystone of our ministry for the past 50 years and will continue to be central as we move into the future.

You have demonstrated your support to the ministry of World Renew through faithful prayers and monetary gifts during your lifetime. A gift through your will or estate plan helps you demonstrate your passion for World Renew's ministry to your loved ones even after your death. It also enables you to continue the good work that you started into the future.

Bequests, estate gifts, and other planned donations are managed by World Renew through our Joseph Fund. Through this fund, World Renew will manage your gift by investing it wisely and using the principal and accumulated interest over a period of seven years.

The vision for the Joseph Fund comes from Genesis 41. While Joseph was living in Egypt, he prophesied the coming of seven years of prosperity followed by seven years of famine. To prepare, Joseph encouraged the people of Egypt to store their surplus crops during the years of plenty so that they would have supplies during years of want. The result was extraordinary. Food stored up saved thousands of lives during the seven lean years.

In the same way, World Renew uses your gift over seven years to maximize its impact and ensure that more disaster survivors and people in poverty can be helped. The Joseph Fund is a designated fund and is pooled with other long-term giving. The fund is managed in accordance with the approved investment policy of the Christian Reformed Church and is monitored by the Finance Committee of the CRC Board of trustees, and by an Audit Committee of World Renew.

Your gift to the Joseph Fund can be made through your will, or through a gift of stock, real estate, life insurance, charitable gift annuities, or a monetary gift. Learn more by viewing our new Joseph Fund brochure online at worldrenew.net/josephstewards or call us at 1-800-730-3490 to request a print copy.



Joseph Stewards Online

Have you explored the Joseph Stewards portion of our website yet?

Visit worldrenew.net/josephstewards and you'll find:

- What a gift in your Will can do around the world.
- What inspired the name "Joseph Stewards."
- Quotes from other members like yourself.

Questions and Answers About Giving to Children

When Christian families consider options for giving financial gifts to their children, many questions arise: How can I give gifts to my children in a God-honoring way? Is there a wrong time to give? Will I weaken my child's initiative or disrupt their walk with the Lord with this gift? Below are some of the important questions families like yours are asking about how to give appropriate gifts to their children, with suggested guidelines to assist you in discerning how God is leading you in this journey.

What Should I Give? In the book *The Millionaire Next Door*, the authors studied the impact of gifts of cash to children in their 30s and 40s. The essence of their research was that most children who received gifts of

cash typically spent their gifts and actually had less in savings by retirement age than those who received no gifts. If the hope is that children will invest and begin to build their estates, then gifts of stock or property show much more promise.

Should I Give Different Amounts? Most parents will attempt to treat all children equally. The two most common exceptions in this area are when there is a special needs child or a family business to consider. In these cases, it is common for one child to receive a greater benefit than the other children.

Will My Gift Decrease Motivation and Self-Esteem? An inheritance can sometimes contribute to tearing down

rather than building up a child's character. There are two alternatives to consider. The best gift most parents and grandparents should consider is education, which can be used during an entire lifetime. A second very fine gift to consider is help with a career or business.

How Do I Support Charity and Transfer Values to Children? One especially effective way to teach the principle of loving God and helping others is for parents to model that behavior in gift giving during and after their lifetimes. Estate planning provides a wonderful opportunity to teach your child to consider both their immediate family and the "extended family" of charities they care about like their church and favorites such as World Renew.