

JOSEPH STEWARDS NEWSLETTER

A special publication for Legacy Friends of World Renew



World
Renew
LIVING JUSTICE • LOVING MERCY • SERVING CHRIST

JOSEPH
STEWARDS

Spring 2015

A message from Ida Mutoigo



There's just something special about changing seasons.

Whether it's

branches budding, sun bouncing off waves, leaves changing, or a first snowfall, it's easy to see God's faithfulness and love for us through His creation. It is in that spirit I'd like to say how thankful I am for your faithful prayers and support of World Renew and your membership in Joseph Stewards. Just like the refreshing change that comes with each breathtaking new season, together we are changing lives all around the world through the power of the Gospel, and impacting generations to come.

As you read through this newsletter I hope you find encouragement for whatever season of life you find yourself in — and are able to see God's goodness in it.

Serving the Lord with you,

Ida Kaastra Mutoigo
Director, World Renew



Thinking About Our Children's Future

Salmon Sangma and his wife, Tiewly Ranee, grew up in rural India and never gave much thought to the future. They married at 22, became rice farmers as their parents were, and soon had four children.

After a few years of training from World Renew and its local partner however, 54 year-old Salmon now has a new lease on life and a new commitment to making the future a great place for his children.

It all started in the family's rice field. Salmon was raised by poor farmers who grew rice using traditional *jhum* or "slash and burn" cultivation.

This system involves setting fire to a specific area of land and using the newly cleared area for growing

crops. Since these lands are usually located on mountain slopes, the removal of trees and plants leads to rapid soil erosion. After a few cycles, the land loses fertility and a new area is chosen.

When Salmon and Tiewly started their own farm, they relied on what they had been taught by their parents and began to grow rice using the same methods.

In 2009, however, World Renew's partner, the North-East Commission on Relief and Development (NEICORD) came to Salmon's village and started a farmer's club for 61 area farmers including Salmon. Over the next six years, the project staff trained these local farmers in new ways to grow food that respect's God's creation.

• Continued on p. 2

• Continued from p. 1

They suggested sloping agricultural land technology (SALT), a system of rice intensification (SRI), kitchen gardening, low-cost composting, water harvesting and livestock rearing. Salmon took all of the training that was offered and began practicing SRI and SALT on his own fields. He and Tiewly also planted a kitchen garden to provide their family with additional vegetables.

At harvest time, Salmon and his wife were stunned by the difference in the crop yield between the conventional rice-growing method and SRI methods. Their yield was 1,100 kilograms of rice using the conventional method, but after they adopted the SRI method the yield increased 48% to 1,630 kilograms.

Salmon also came to realize how much damage he and his family had done to the environment and their land using the previous practices. He decided to permanently give up jhum



cultivation. In order to prevent soil erosion, he also planted nitrogen-fixing trees as hedgerows.

Salmon and his family now have enough food available to eat all year. They have improved their health and nutrition as a result of the variety of crops they grow. And they have increased their family income.

Salmon and his family are also role models in their community. Other farmers have been motivated by Salmon's success and his concern for the environment and have

decided to change their practices as well.

"Sometimes, as poor farmers we exploit the environment so that we can sustain ourselves," Salmon said. "We forget to think about our children's future. If we continue with the old method of cultivation, our children will not have anything to survive on. Now we have realized it and feel fortunate that there are ways to change our practices. Our realization came late—but not too late. We can still change our practices and improve the environment by using environmentally friendly methods of agriculture."

Planned gifts such as gifts made through a Will, gifts of annuities, gifts of appreciated securities and gifts of RRSPs and RRIFs are used by World Renew to make programs like this one possible. To learn more, visit worldrenew.net/planagift.

Navigating Gifts of RRSPs and RRIFs

Saving for your retirement is an essential part of a complete financial plan. However, your strategy should also consider what happens to your RRSP or RRIF when you pass away.

Upon your death, if a surviving spouse is a named beneficiary, these registered savings are transferred to his/her name without tax liability. However, if there is no surviving spouse (or disabled child) listed as the

beneficiary, these accounts are deemed to be disposed of and 100% of the remaining balance is added to your income in the year of death. The tax liability resulting from this disposition will be borne by your estate on your final income tax return. If other income was earned in the year of death, this could easily be subject to tax at the highest marginal tax rate. For many donors, disposition of an RRSP or RRIF will contribute significantly to income in the year of death.



Since Canadians can now receive tax credits for charitable gifts of up to 100% of their income in the year of death (and retroactive one year) — It may make good sense to consider gifting assets like these to charity through a beneficiary designation or a bequest gift in your Will.

Gerry Woudstra: A Man Who Blessed Others

During his life, Gerald (Gerry) Henry Woudstra generously supported World Renew's ministry to extend God's love and compassion to people experiencing hunger, poverty and injustice and recovering from disasters. When Gerry went to be with his Lord and Saviour on September 3, 2012, his ministry continued.

Gerry was known as a man with wit and humour. A chartered accountant, he was also an adjunct professor of management for Concordia University College of Alberta. Gerry served for many years as the treasurer for Classis Alberta North, through which he developed an appreciation for ministries associated with the



Christian Reformed Church. This was reflected in his Estate Plan in which he left 90% of his estate to Christian charities, including a significant portion to support the ministry of World Renew.

Jerry designated that his gift for World Renew be used to respond to international disasters, support World Renew's world hunger campaign, and be used for World Renew's on-going community development programs. As a result of this gift, families and entire communities are taking steps today towards an improved future.

We give God thanks that Gerry did not see his Will merely as a legal document, but as act of worship through which he could bless others in need.

Christian Stewardship Services can assist you in reviewing your estate plan anytime you are considering a direct designation gift and will help you understand the potential tax implications for your total estate. This process can be very specialized, a consultation with Christian Stewardship Services for information on how this might work for you is a great option. This service is available to you at no charge since the costs for the consultation is covered by World Renew and other partners in CSS!

FEATURES OF RRSP / RRIF GIFTS:

- Simple to arrange through a change in beneficiary or alternate beneficiary.
- Naming a charity as beneficiary or alternate beneficiary is revocable (can be changed).
- Tax credits for donor's estate can effectively eliminate the taxes due on the disposition of the RRSP/RRIF on the final tax return of the deceased.
- Gift not subject to probate fees.

Continuing Home Repairs in Alberta

Kellie Scholma

Seventy-four year-old Jill was battling a major illness and in the hospital when the worst flood in provincial history happened in hometown of High River, Alberta. The powerful flood water pushed a hole through the foundation of Jill's 100-year-old home in June 2013 and completely submerged the basement causing major structural damage.

Soon after the flood, Jill underwent invasive surgery to address her illness. Because her home was unsafe, she could not return to it after leaving the hospital. Instead, she moved in with her family for a time, and eventually rented a place in a nearby town where she still resides.

A year and a half after the flood, the issues with and repairs on Jill's home were still mostly unaddressed. Jill wasn't sure if or how she would ever get her home back in order.

"Jill was limited by health issues, was denied a settlement from her home insurance company, and was stuck in the complicated process of applying for financial assistance through the government of Alberta's Disaster Recovery Program (DRP)," said Stephen Deunk, case manager for World Renew Disaster Response Services (DRS) in High River. "As her case manager, I sat in on meetings to make sure that Jill and the DRP understood each other, and I helped to ensure that the proper paperwork was completed so she could get the funding she qualified for and desperately needed."



Deunk's intervention helped Jill get assistance from the DRP, but it was not enough to cover all of the repairs that were needed on Jill's home. That's when World Renew DRS was called upon to help.

World Renew DRS has been active in the flood response in Alberta since the water receded. Currently, a major part of the work of World Renew DRS's two case managers is advocating for flood survivors like Jill. World Renew's volunteer reconstruction teams are also busy repairing and restoring homes.

With funds from a grant from the Town of High River, World Renew DRS was able to provide hire contractors to complete a number of projects that were outside the capabilities of the World Renew DRS reconstruction teams. The contractors addressed mold issues, removed the river silt build-up from the lower level, laid a new concrete slab on the dirt floor, and constructed a wood foundation in the basement to support the

century-old stone walls. They also supplied and installed a new furnace and hot water tank, new electrical service, and new plumbing throughout the house.

World Renew DRS reconstruction volunteers are now working on Jill's home. While they are there, they hope to adjust and support the floor joists, remove the water-damaged flooring, install new flooring, rebuild the bathroom on the main floor, fix the water-damaged walls, clean the heat ducts, and reinstall kitchen cabinets.

"We are excited for the day when Jill will finally be able to get back into her home," said World Renew DRS Director Ron Willett.

World Renew DRS will be working on homes in High River, Alberta, through fall 2015. If you would like to volunteer, see the **DRS-Managed Reconstruction Sites** section on worldrenew.net/drs to get started or simply contact World Renew DRS at drs@worldrenew.net or 800-848-5818.