JOSEPH STEWARDS NEWSLETTER



A special publication for Legacy Friends of World Renew

Spring 2015

A Message from Andrew Ryskamp



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 that I'd like to say how thankful I am for your faithfulness to give and your membership in Joseph Stewards. Just like the refreshing change that comes with each breath-taking 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,

Andrew Ryskamp Director



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.

They suggested sloping agricultural land technology (SALT), a system

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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 nitrogenfixing 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.

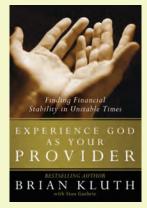


Experience God as Your Provider

by Brian Kluth

Moody Publishing summed up the compelling premise of this book well: "It is as if Americans have spent years building their financial houses that were like sand castles on the beach. For a long time many of our sand castles looked beautiful and kept getting bigger in the sunshine of the day. But now strong ocean tides and groundshaking tremors beyond our personal control are beginning to move in and our sand castles are beginning to crack and their very existence is being threatened."

As financial sands shift, nationally recognized Christian finance



author and speaker Pastor Brian Kluth helps people rediscover that God is their true Provider. Drawing on real-life stories and personal accounts of God's provision, Kluth convincingly shows readers that God is

bigger than news headlines, stock markets, and job markets. Experience God as your Provider is not a money management guide. Instead, Kluth aims to encourage readers to manage their whole lives under the lordship of Christ: recognizing His provision, receiving His principles, and responding to His plan.

Endorsed by Christian leaders such as Ron Blue, Randy Alcorn, Howard Dayton (Crown Financial), and Dan Busby (ECFA), Experience God as Your Provider can be ordered at www. christianbook.com or www. amazon.com.



Joseph Stewards Testimonial



Jack and Janet Stulp have dedicated their life to sharing the love of Christ. Jack, a retired Christian Reformed Pastor, is pleased that their gift to World Renew continues to help share a message the two of them hold dear to their hearts.

"I am thankful that World Renew is in connection with churches so there is an opportunity to share the gospel," says Jack.

The couple has grown an appreciation for the wisdom World Renew has about caring for people in need. Their love and loyalty to God and the church has led them to give for years.

Without a doubt, they have decided to reflect their ongoing support of World Renew in their Estate.

"World Renew is an experienced ministry and thus works efficiently and effectively," says Jack. "It is a Christian ministry, staffed by Christians who are ready as they have the opportunity to share the gospel of Jesus."

We are thankful that Jack and Janet have decided to continue sharing their love for Christ through the work of World Renew. As a result of their gift, many lives will be changed forever.



Let God Make Your Retirement a Re-firement

We've all seen the ads — a tanned, gray-haired couple laughing as they walk the beach arm in arm. Billions of dollars are invested every year to instill these carefree images in our minds, and to convince us that we can have the "good life we deserve."

But with all the emphasis our culture puts on retirement, isn't it interesting that the Bible is virtually silent on the subject? Instead, the Bible paints a different picture of "the golden years" — encouraging believers to "run with perseverance the race marked out for us" (Hebrews 12:1). Rather than retire (which the dictionary defines as "withdrawal"), God calls us to re-fire, fanning the flames of our love for Him, for people, and for His service.

The question every Christ-follower must ask is 'Why am I here?' One day, we will stand before the Lord to give an account of how we used the time and resources He gave us (2 Corinthians 5:10). But what will we say about the last 20-25 years of our life? That we spent it improving our golf game, finding new restaurants offering senior discounts and collecting postcards on our vacations? Is God offering us something much more purposeful and meaningful?

Consider Moses, who followed God's call at age 80 — and continued serving as a judge and leader until he was 120. Or look at more recent examples such as Mother Teresa who served the poor until her death at age 87, or Campus Crusade founder Bill Bright, preparing evangelistic materials while hooked

up to an oxygen machine until his death at 81.

Besides our time, we can also honor God with our retirement money, both during and after our lifetime. For example, did you know that the government can take up to 70 percent of your retirement savings upon your death because of double taxation (income tax plus a sizeable estate tax)? In other words, your heirs may only receive approximately 30 cents on the dollar from your IRA funds. But by using other assets to benefit your children, and designating a ministry such as World Renew as the beneficiary of your IRA, you can avoid the double tax and free up those funds to extend your impact with World Renew at minimal cost to your family.





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 waterdamaged flooring, install new flooring, rebuild the bathroom on the main floor, fix the waterdamaged 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.



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