

JOSEPH STEWARDS NEWSLETTER

A special publication for Legacy Friends of World Renew



World
Renew
LIVING JUSTICE • LOVING MERCY • SERVING CHRIST

JOSEPH
STEWARDS

April 2014

A Message from Andrew Ryskamp



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

- A message of encouragement especially for those whose family and financial situations have become more complex
- Powerful ministry news about what the Lord is doing through donors like you
- A recommended resource for applying biblical wisdom in challenging times

Grateful to be serving the Lord with you,

Andrew Ryskamp
Director, World Renew

MINISTRY NEWS

Coffee Makes A Difference in Laos

Since Te Cheh and Cheh Cha met and married after being widowed in their thirties, they have overcome many difficulties. But a World Renew coffee-growing project in their rural Laotian community gave them the opportunity to overcome the obstacles that were keeping them poor and start thinking about the future.



Smallholder farmers like the Chehs live on the edge of survival, and it is difficult to try something new when one mistake can mean hunger or worse. Their blended family of ten children was among the poorest in their village. So when World Renew came in 2011 talking about raising coffee and creating a better future, Te was skeptical.

A few months later some prominent villagers who were interested in coffee cultivation participated in an exchange visit in a nearby village. There they saw coffee farmers who were paid in cash for their harvest and a factory where the beans were processed. They talked with the factory owner who assured them that he would buy their product for cash at a fair rate if they grew the crop.



When these villagers returned from their visit they gave an enthusiastic report, but few people agreed to try it. It takes three years of cultivation for coffee plants to mature and produce a first crop of cherries. Raising opium is a much faster and more lucrative enterprise—although it is illegal.

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Te was an opium smoker, and he had to weigh his habit and the risk of prosecution against the risk of investing his time and energy in a long-term but legal product like coffee.

The following year a few of the wealthiest families in the village decided to grow coffee and constructed a tree nursery and installed a water system. They received seeds, materials, and other help from World Renew. Te walked by the nurseries regularly to check things out. Eventually, he begged a few leftover coffee plants from some field workers to try out on his own small plot of land.

In early 2013 Te and Cha decided that participating in the World Renew nursery project was worth the risk, and by June they had planted 3,000 little coffee trees. Te is one of six poor families who have joined the project. They expect to process their first coffee harvest by the end of 2014.

Te also says that he has been able to kick his opium habit. “When I was addicted to opium, I had little time to provide for my family,” he said. “My concern for the future of my family and an opportunity get ahead was the motivation I needed.” Why would Te take such a risk?

“It is precisely because I have a big, blended family that I must start doing something to provide for them, and growing opium is not an option. So I’m going to expand coffee planting every year from now on. This will be a family business and when our kids are old enough, they will have their own plantations and provide a good living for the entire family.”

Joseph Stewards Testimonial



“ Over the past 50 years, faithful friends like you have made it possible for World Renew to transform lives with the love of Christ and equip many women and men to be change agents in their

communities. It changes the lives of those we minister to, and impacts the lives of our Joseph Steward members in the process.

“When we made our Will, we decided immediately that a good percentage of our inheritance would go to the Lord’s work. World Renew was an easy choice since we have felt a part of the ministry for so long. . . We trust World Renew to use the money wisely.”

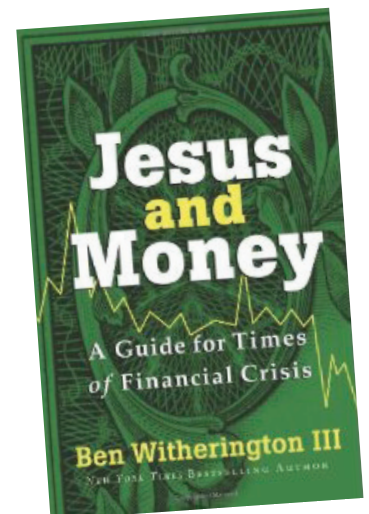
Sid Draayer

RECOMMENDED RESOURCE

Jesus and Money

Ben Witherington III

Recognized twice by Christianity Today as one of the top “biblical studies” authors in the U.S., New Testament scholar Ben Witherington recently released a timely book in the wake of a challenging financial environment to help Christians rethink their approach to money, using God’s Word as a guide. While highlighting the wisdom found in the Old Testament regarding money and possessions, Witherington urges a New Testament theology of stewardship and giving—guided in part by the Lord’s Prayer. Readers are urged to “de-program” themselves from the culture, and recognize that financial resources



are given to us in order to support our families, help people in need, and advance the gospel message.

Recommended Resource provided by Barnabas Foundation.

Build your Financial House on the Rock

Remember singing “The wise man built his house upon the Rock” in Sunday School? The parable that song is based on (Matthew 7) has powerful implications for our adult lives. Here are six things we need to build our financial houses on the Rock of Jesus Christ.

1. We need a total conversion. Martin Luther once said, “People go through three conversions: their head, their heart and their pocketbook. Unfortunately, not all at the same time.” The conversion of our financial lives begins when we realize that any ability, training, and connections we have to make money came from God, and not from ourselves (Deuteronomy 8:17, 18).

2. We need to let go of the “more” mindset. There’s a powerful little truth tucked away in Ecclesiastes 5:11: the more we have, the more we spend. Pastor Rick Warren used this idea and observed, “A lot of things we think are needs are really *greeds*.” In other words, making enough money isn’t the problem for many people—it’s wanting too much.

3. We need faith in hard times. Someone once quipped, you know your investments are in trouble when your favorite companies stop appearing in the newspaper’s business section and start appearing in the political cartoons. In times of trouble, believers look to God and replace fear with faith, knowing they will not wither and their inheritance will endure forever. (Psalm 37:18-19)

4. We need the joy of contentment. Would you agree that the most expensive vehicle to drive per mile is a shopping cart? The Bible provides a wonderful alternative in Hebrews 13:5-6: Be content with what you have and keep your life free from the pursuit of money and “stuff.” Why? Because God Himself is your reward, and will never leave you or forsake you.

5. We need to avoid debt—except one. A sign in a store window read: “Use our easy credit plan—100% down and 0% monthly payments!” The Bible never prohibits using debt, but it always

describes debt in the negative—except once. In Romans 13:8, the Apostle Paul writes: “Let no debt remain outstanding, except to love one another.” A strong financial house is built on a deep love for God and others.

6. We need to choose our next steward. As a member of the Joseph Stewards, you’ve made a strong statement about the people and ministries who will be the next stewards of the resources God entrusted to you. The Bible counsels us to put our “financial” houses in order by listening to advice, which in the end makes us wise. (Proverbs 19:20) Ensuring that our Will stays up-to-date is a good way to keep our financial house in order.

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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.