# JOSEPH STEWARDS NEWSLETTER A special publication for Legacy Friends of World Renew



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### A Message From Ida Kaastra-Mutoigo



We live in a world that is thirsty. In places such as East Africa, where I visited farmers last month who

told me there are changing weather patterns that have led to drought, people are thirsty for safe, clean water. In places of conflict and disaster, people are thirsty for mercy, justice, and peace. In times of suffering and grief — when the shadow of death threatens to overwhelm us we thirst for the comfort that can only be found in Christ, our living water.

In John 7:38, God tell us "Whoever believes in me, as Scripture has said, rivers of living water will flow from within them." Your faithful prayers and support of World Renew and your membership in Joseph Stewards are a powerful way to "refresh" people around the world as they seek to create positive change. As you read this newsletter, I hope you will see that your generous partnership is not only

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### **Dorothy Re-Gifts for Charity**

**BY MAYNARD WIERSMA** 

Dorothy lives her life simply. In modern terms, you could call her a minimalist. The house where she now lives alone is an older red brick two story house which once was a bit cramped for the family that she and her husband raised there. After her husband died, she considered selling, but there were just too many memories there.

Dorothy's finances have always been simple as well. After God's share, providing the necessities for the family, and a little savings, there wasn't much for any luxuries, but God always provided enough and for that she was grateful.

After attending a presentation from Christian Stewardship Services at her church, Dorothy discovered that she may own shares in a public insurance company! Many years ago, Dorothy and her husband purchased an insurance policy for the protection of their family. She

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still owned it, and was periodically receiving small dividend cheques from her insurance company. She found out that over fifteen years ago a number of customerowned mutual organizations 'demutualized', which means that they changed legal form from being owned by users/members to a company owned by shareholders. All of the customers (or insurance policy holders) who 'owned' the mutual company were issued stock in the new corporation, hence the dividend cheque.

Dorothy invited a consultant from Christian Stewardship Services to meet and help her find out more about her new-found asset. She learned from the consultant that the stock she didn't even realize that she owned was actually quite valuable. She also found out that since it was 'given' to her (she didn't purchase it), it also came with a significant tax liability. The consultant suggested that 'regifting' it to charity would both eliminate the entire capital gains tax liability, and also provide her with a charitable donation receipt for the full market value of the stock, which she could use to reduce her taxes for several years to come.

Dorothy still lives a simple life. She is very pleased that she was able to make a significant donation through her gift of stock to support the community development and disaster response programs of World Renew. Her gift is enabling World Renew to offer programs of health, literacy, sustainable agriculture, small business development and disaster response — changing stories of hardship to testimonies of hope.

If you also own stock or shares, would like to eliminate the capital gain in tax liability associated with disposing of these assets, and would like to make a meaningful gift to World Renew, we would welcome a conversation with you too. Please contact Judy Eising at World Renew at 1-800-730-3490, or Christian Stewardship Services at 1-800-267-8890.

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helping to transform countless communities today, but also paving a way for a better future for the many generations to come. May rivers of God's grace continue to flow within and from you.

Gratefully serving our Saviour with you,

Ida Kaastra Mutoigo Director, World Renew

### **Recommended Resource**

Live Justly - Canadian Version

**EDITED BY JASON FILETA** 



*Live Justly* is a practical, powerful book created to guide and inspire churches, campus groups, and small groups as they live out biblical justice in everyday life. This short yet in-depth resource features essays from Nicholas Wolterstorff, Eugene Cho, Kristen DeRoo Vanderberg, Peter Vander Meulen, Maynard Wiersma, and many more. It's a study

deeply rooted in scripture and richly informed by the personal experiences of people pursuing justice as a holistic lifestyle. This book is sure to give you a fresh appreciation of God's heart for justice as you ponder how your generous giving fits into living justly. To order a copy from Faith Alive, go to faithaliveresourses.org or call 800-333-8300.

## **Memorial Wells Provide Hope in Honduras**

**BY ADELE KONYNDYK** 

In the community of Los Llanitos, Honduras a well named after Maria Dam is producing water for families in need. The story of this memorial well began with the question: What do you give someone on their 100th birthday?

As the date of Maria's milestone birthday approached — Sept 23, 2013 — her family was looking for a way to celebrate her deep love for the church and heart for serving others.

"Mum told us that she didn't need presents," explained her daughterin-law, Anne Dam. "But she knew that as a family we enjoyed celebrating her, so as her big birthday approached we wanted to find a way to honour her."

Maria and her family had been involved in World Renew programs over the years. For more than 15 years, members of their church – Calvary Christian Reformed Church in Flamborough, Ontario – have been making annual trips to Latin America under the name, "Carpenteros."

This group started in response to earthquakes in El Salvador, but has continued volunteering with World Renew over the years with a commitment to building reciprocal relationship with Honduran communities and walking alongside them for positive change. Maria loved their work, and would even buy the family a table together at the Annual Carpenteros Fundraiser dinners.



Maria Dam at a Carpenteros dinner, when she had the joy of meeting Olympic speed skater Cindy Klassen.

Anne and her husband Rene have also had the opportunity to travel to Honduras to visit communities connected with the Carpenteros.

Maria's family realized that a legacy gift supporting water projects in Honduras would be an excellent choice for her tribute. When they told her, she was on board right away.

Maria's well was donated in 2013. The men and women of Los Llanitos actively participated in drilling the well, digging ditches, installing the main conduction pipe, and installing smaller pipe lines to take water to individual homes. The local community formed a water board to oversee the ongoing maintenance of the well after construction was complete. Maria Dam passed away a few months after her 100th birthday. She had been pleased about the well.

"But for Mum, it wasn't about having her name attached, it was about the impact," noted Anne. "The needy were always a part of her. She reached out in many ways throughout her life. She cared for others and set an example for her children and her grandchildren."

This summer, World Renew and its partner, Harvest Honduras, met with the Los Llanitos water board to see how Maria's well was doing.

"Due to the drought brought upon by El Nino, several wells in the community dried up this past year, but families in Los Llanitos continue to have vital water thanks to Maria's well," said Rolando

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Pinzon, World Renew staff member in Honduras. "Before the well was built, the women of the community waited until 2 am in order to obtain some water. Now they are happy because they have water early every day. We can say that the kingdom of heaven has come to this community."

While Maria Dam's well was coming together, her granddaughter, Linda Lobert, was waging her battle with cancer. In the midst of this difficult chapter, Linda's family wanted to honour her commitment to God, her love for her family, and her passion for serving others.

Linda's parents, Cor and Alida Vanderkruk, are members of Bethel CRC in Waterdown, Ontario. This church is also connected to the ministry of the Carpenteros. Soon Linda's family, too, realized that a legacy well could be a beautiful way to honour someone they loved.

"Linda really liked the idea of giving in this way," said her father, Cor Vanderkruk. "She had a huge heart and was always looking out for the underdog — the person that needed attention. She couldn't stand injustice. And she understood that as a family God has given us many resources we can use for the benefit of others. When we do this, we show that everything we have is not really ours — it belongs to God."

Plans were set in motion for the gift of a well in Linda's name in the community of Varsovia. Varsovia



Linda Lobert loved serving others.



Digging Linda's well in Honduras.

is a small community of about 89 homes and 327 people located in the south of Honduras. In this village, there has always been a significant lack of potable water. While there was an artisan well, it is frequently dry in the summer. Even during other times of the year. families were forced to wait in line for the chance to obtain a small amount of drinking water from the well. For all of their other water needs — like laundry, bathing, and watering their animals – they went to the river. As a result, waterborne illnesses were common, and

children frequently suffered from diarrhea, vomiting and parasites.

The Lobert family memorial gift is changing this story. Today, a well exists in Varsovia, Honduras in Linda's name. With the funds secured, World Renew's partner, Diaconia Nacional, completed a survey to locate an ideal location for a well. Volunteers from the King's University in Alberta came in May 2016 to complete the first stage of construction and the people of Varsovia also worked hard to dig trenches and lay pipes to connect the main line to home lines. Next, the plan is to construct a water tank to complete the project.

The water technician who is overseeing the construction says that this well has the capacity of producing 40 gallons of water per minute.

"The people of Varsovia are thrilled to receive this well," said Rolando Pinzon. "They have worked hard during the construction and are patient as they wait for it to be complete. Once it is finished, men and women from the community will serve on a water board and be in charge of its maintenance and administration. We are so grateful to the many people, including the family of Linda Lobert, for making this vital source of water possible."

In June of 2015, Linda Lobert passed away at the age of 50 years. Today, the faithful legacies of both Linda Lobert and Maria Dam live on in the daily supply of fresh water for families in Honduras.