



GENEROUS LIVING

Faithful Joyful Giving

GIVING: SIMPLE AND EASY

As Fall brings on its colours, the activity level at the Brubacher Cressman household in New Hamburg, ON ramps up. Dale and Cheryl, along with their two teenage daughters, Kiah and Letitia, move between work, school, music lessons and rehearsals for a production of “Annie” with Kitchener-Waterloo Musical Productions. Their calico cat perches high up on the back shoulder of the couch—a perfect vantage point for observing all the comings and goings.

A former RIM executive, Dale now heads up Vigor Clean Tech Inc, an Ontario-based firm focused on developing and generating creative, sustainable energy solutions. Cheryl works as a Special Education Resource Teacher with the Waterloo Regional District School Board, helping students with literacy development. They attend Waterloo North Mennonite Church. Both Dale and Cheryl make significant contributions to their community with their time, talent and resources.

On this particular fall day, with the sun streaming through the windows, Dale and Cheryl set their busy life aside for a moment to talk about giving. They work with MFC consultant Mike Strathdee from



the Kitchener office to manage and track their financial giving. They use an MFC gifting account and find that it “makes it convenient to set up a regular gifting plan ... for annual support of an organization,” Dale says.

Donating stocks or mutual funds to charity can have great tax advantages. But the experience can be less than ideal for donors if the cause they want to support isn't experienced in handling these gifts.

Dale tried donating publicly traded shares directly to individual charities before he learned about MFC's gifting account program. Says Dale, “Each time, having to set up, negotiate and teach each other the procedures that needed to be done doesn't always work. I think it is a valuable service that MFC is providing.” Using an MFC gifting account “makes donating shares and getting a receipt for your gifting simple. It's like having a treasurer take care of all the disbursements on your behalf. You just give MFC instructions, and they take care of it.”

Living generously, in faith and joy is a way of life for the Brubacher-Cressman family. It is not what they do, it is who they are. Painted on the wall over their breakfast table are the words, “Faith, Family, Friends,” and you can well imagine that their home is full of all three.

Sowing Seeds of Generosity

Every year, MFC waters the seeds of generosity that have been sown in the fertile soil of our youth with the Spirit of Generosity Award. Cynthia Teigrob of Winkler, MB, a recent recipient, credits her grandmother and her teachers as great models. “They taught me about life and love. I could never repay them, so I continue the chain of love.”



Cynthia does that through her daily work as an Educational Assistant and in her involvement with youth and Sunday school at Glencross Mennonite Church in Morden, MB. This past summer, she went to New Orleans with Mennonite Disaster Services as an assistant cook for volunteers doing hurricane Katrina repair and reconstruction. “I really felt that God called me to go to New Orleans with MDS,” she says. “I'm glad I did.”

GIVING IS WORSHIP

BY DAVE KROEKER

Sometimes I get sick and tired of being cajoled into giving, and giving, and giving—to this project and that. It seems like programs in the church get started without my input and then beg for my support. Sometimes it seems like we are putting the cart before the horse.



We tend to centre the income and spending plan of our churches on line items in a budget. “I think we should add \$100 to the coffee time provisions.” “You must be kidding! If we are doing that we take it from the snow removal budget. You can walk up to your knees in snow in the next storm.”

Giving is an expression of your gratefulness for God's generosity.

Budget building in the church should be all about ministry, not about money. Our whole life, including our worship, ought to be lived in grateful response to the good news of God's redemption and free offer of reconciliation.

Stewardship, giving, and generosity are not really about meeting budgets. They are about meeting God. It is in corporate worship where the interchange between God's giving and our own giving is played out best—again and again—as we gather in the community of faith.

And so our budget exercises should become times where we share with each other how God has blessed us and how we will together express our corporate response to God's love and grace—all in a spirit of celebration for his goodness.

In the Old Testament the Hebrew people brought the first and best of their crops and herds to the tabernacle, where they joined together in a huge feast of celebration. The earliest offerings of the New Testament church (Acts 2:4) were also accompanied by celebrations—and by sharing with the needy.

The church does not need your money, but you need to give as an expression of your gratefulness for God's generosity to you. Tell each other the stories of God's faithfulness, celebrate his goodness, and then decide how you will express this in the community. The budget will follow. This is worship. And this is why giving is worship.

Donate Now, Distribute Later

BY RICK BRAUN-JANZEN

The idea behind MFC's gifting accounts allows you to make your donation now while providing you with the flexibility to make the distribution(s) later. Here are a few of the many scenarios where a gifting account may be useful:

- You want to make consistent donations but your income fluctuates
- You need a charitable receipt at year-end
- You want to spread donations and tax credits over multiple years
- You want to avoid the capital gains tax
- You have mutual funds or stocks that have increased in value (in-kind gifting is popular since the federal government eliminated capital gains tax for such gifts).



Good News

An MFC gifting account allows you to make a donation when the timing is right for you from a tax perspective, and distribute it to the charities of your choosing immediately, monthly or over a period of up to five years. You get:

Simplified bookkeeping

- A single charitable receipt for the full amount at time of donation to MFC
- Your one donation can be split between numerous charities—one donation, many distributions.

Tailor-made gifting

- Donor recommends distribution—which charities and when
- Distributions may be anonymous
- Distribution by MFC or donor.

It's giving made easy. You get flexibility with your charitable donations and your favourite charities get consistent support. Contact your MFC consultant to find out more.

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 Any action contemplated as a result of this information should first be verified with MFC personnel or other professional advisors.

