

# GENEROUS LIVING

Faithful Joyful Giving


## Generosity—paying it forward

**W**hen Gerhard Bartel was a young man, he and his family came to Canada with nothing as refugees from Ukraine. They were sponsored by Mennonite Central Committee and welcomed into a small community in Alberta. Gerhard consciously put the losses and atrocities he had endured behind him, but never forgot the amazing generosity he received when he and his family were destitute.

The generosity of others shaped Gerhard's life as he eventually began a career in construction and then property management in Calgary. His son, Wilf, remembers, "He always lived below his means. He asked, 'If you had my money, what would you be driving?' As a 17-year-old, I'd pick the most exciting car I could think of. Through that, he explained that you don't have to live where you're at financially. He always looked for the need and then gave where the need was. And if there was more need, he'd give more."

Before he died, Gerhard set up a family foundation through Mennonite Foundation of Canada. The Bartel family now continue their father's tradition of giving. "We get together once a year and we go through how Dad wanted things to be distributed. It's nice. It's an opportunity to get together, and a time to remember him," says youngest daughter Sheryl Grassmeyer.

His oldest daughter, Barb Heidebrecht, recalls, "I always knew my dad to be one to give and to help others. In terms of our family foundation, any time we have



any questions or need clarification, MFC is there to help us. It's nice that they're there when we have our meeting to give us advice and direction."

Lil, Gerhard's wife, adds, "We choose where our donations go, except Gerhard was very brilliant in that he left guidelines for us."

"The Foundation is really good when we have questions. They make it so there are no worries," concurs Wilf. "This family foundation is another blessing—for my dad to keep doing the giving the way he did through his kids."

To watch the Bartel family tell their story, visit [www.mennofoundation.ca/about-us/testimonials](http://www.mennofoundation.ca/about-us/testimonials).

## Spirits of generosity everywhere

**M**FC collaborated with 13 secondary and post-secondary schools to offer the Spirit of Generosity Award to students who have a personal spirit of generosity and have demonstrated it in identifiable ways. Our desire is to encourage generosity everywhere it can be found, especially in the hearts and actions of today's youth. The following students have been recognized by the faculty in their schools and each recipient has chosen a specific charity to receive a monetary gift on his or her behalf. For more details on the Spirit of Generosity Award, please visit [www.mennofoundation.ca/encouraging-giving](http://www.mennofoundation.ca/encouraging-giving).

School	Recipient	Charity of Choice
Canadian Bible College	<i>Not awarded in 2010</i>	
Canadian Mennonite University	Alisha Ewald	MCC—Global Family Fund
Conrad Grebel University College	Michelle Metzger, Eric Kennedy & Jessica Reesor	MCC—Haiti Disaster Relief
Emmanuel Bible College	Daniel Lee Wallace	Arising Women Place
Mennonite Collegiate Institute	Jeremy Peters	Samaritan Foundation
Mennonite Educational Institute	Bronwyn J. Caldwell	Cyrus Centre
Rockway Mennonite Collegiate	Laura Wismer	Ontario Track 3 Ski Association & Out of the Cold
Rocky Mountain College	Jessica Plett	Youth with a Mission
Rosthern Junior College	Laura Civica	Lifewater Canada
Steinbach Bible School	Matthew Thomas Macloskie	Action International Ministries
Steinbach Christian High School	Marlaena Frayle	Grace Haven Pregnancy Crisis Centre
United Mennonite Educational Institute	Susie Redekop	Canadian Breast Cancer Foundation
Westgate Mennonite Collegiate	Sarah Cullihall	Cornish Child Care Centre Inc.

# Usufruct

By Mike Strathee



**T**he word “usufruct” doesn’t appear in the Bible, but it has great application to a Christian world view. It is the legal right to use and derive profit from something that belongs to another person, so long as the property is not damaged. Usufruct comes from the Latin expression *usus et fructus*, meaning “use and enjoyment.” It makes me think of “use of fruit.” How do we use the fruits of our life for our enjoyment, in ways that honour God and aren’t damaging to God’s property?—and God’s property is everything we have been given.

As we accept God’s lordship of all, the conduct of our lives becomes pretty relevant to a discussion of “use of fruit.” In Leviticus, God told Moses that people working the land needed to leave some of the harvest for the less fortunate.

*Now when you reap the harvest of your land, you shall not reap to the very corners of your fields, nor shall you gather the gleanings of your harvest. —Lev 19:9*

Our culture encourages us to harvest right to the edge of the field, and often beyond. Leaving anything around the edges, let alone for anyone else’s benefit, is a fairly countercultural concept. In the book *Margin: Restoring Emotional, Physical, Financial, and Time Reserves to Overloaded Lives*, Richard Swenson stresses the need to leave space, or margin, in four areas of our lives: finances, physical energy, emotional energy and time. Part of that involves the word no. If we’re given 100 choices of good things but can only do, or buy, 10 of them, we have to say no 90 times, or lose out on the 10 best. It’s also a question of will, of being committed to under-scheduling our lives and budgets, to “leaving room to respond to the unexpected that God sends our way.”

To live in the heart of God, to experience or grow into the life of faithful, joyful giving that we are called to, means that we have to do the hard work of thinking about and working at things that aren’t so common, such as living with margin in our lives—to be ever conscious of our responsibility to carefully steward the fruit that God has provided—and not harvesting to the edge of the field of our lives, leaving some reserves of time, energy and money so we can respond to God’s call in our lives.

## Nuts and bolts: family foundations

**Y**our ability to give doesn't have to end when you die. A family foundation or endowment is a great way to continue your giving beyond your lifetime. MFC offers services that have greater flexibility and fewer costs than going the private foundation route.

A charitable public foundation is different from other registered charities. A foundation's basic mandate is to receive various kinds of gifts and manage them for the long-term benefit of charities or convert them to cash, if they're gifts-in-kind, and channel them to various charities.

For many donors, stewardship of time and skills is an important consideration. Operating a private family foundation takes time and requires people with certain skills, including setting up and maintaining a board of directors; receiving and processing requests for donations; keeping accurate records; reporting annually to Canada Revenue Agency; and prudently investing endowed assets. MFC is capable of handling all these tasks for you.

### Planning benefits:

- normally much less costly to use an existing public foundation than to start from scratch
- no start-up costs or annual legal and accounting fees to begin a foundation account at MFC
- you don't need to have substantial financial resources to start
- a broad range of options to choose from, some of which are not available through a private foundation
- MFC staff that provide expertise, flexible options, enhanced services and sound fund management
- anonymity or recognition, depending on your need.

Contact an MFC Consultant to discuss your ideas and goals, or to explore the possibility of starting a family foundation with Mennonite Foundation of Canada.

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