SIM NOW

September 2022

INSIDE diaspora ministries



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"I was a

stranger and you invited me in."

MATTHEW 25:35

FROM THE DIRECTOR'S DESK



PAUL RUSSELL Executive Director SIM Canada

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ACCREDITED MEMBER

privilege of participating in our virtual banquet. The theme? "I was a

In April, I had the

stranger and you invited me in?"

The speakers were SIM workers involved in ministries to reach the diaspora around the world - not just those newcomers to Canada.

To say the least the hour of sharing online was both challenging and impactful. A testimony from a refugee who came to know Him - and is now a SIM worker - brought tears to the eyes of many. Others shared what it is like to be at the front line of ministries to the diaspora. I urge you to check out an edited version on our Vimeo feed. (<u>vimeo.com/705750511</u>).

So what, you might think? And more to the point, what has this got to do with me?

The world as we know it is changing. There are more than 1 billion people - 12% of humanity - on the move as external and internal migrants fleeing persecution, poverty, war or as economic migrants. Some move out of their homelands to displacement camps in neighbouring countries like Ethiopia and Uganda. Some seek asylum and become refugees to Europe, as well as those coming to Canada.

What are we doing with these God-given opportunities to build relationships and present the Gospel to 'strangers' in our midst?

In this edition of SIMNOW we bring you more stories from SIM workers who are deeply involved in ministering to the diaspora. I trust these stories provide a small snapshot of how God is using the scattering of people around the world for His purpose. But, the scattering of different tribes and nations around the world is only of benefit to God if we are prepared to do our part as Christians to come alongside our new neighbours and 'risk' building relationships with them.

And there is a bonus to making friends with your newcomer neighbours. You'll learn to enjoy and embrace cultures, practices, and yes, food, from different places of the world.

On pages 6 and 7 there are some statistics to ponder. There are also service opportunities to consider. Can I challenge you, your family, or your church to prayerfully consider your part in God's plan to reach the diaspora? Rest assured, SIM stands ready to assist and encourage you!

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LIVING AMONG REFUGEES IN TORONTO

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Canada welcomes refugees from all over the world and Toronto is one of the country's primary receiving locations.

The great majority of refugees are not believers in Jesus and a significant number of them come from unreached people groups.

We seek to focus on evangelism and discipleship for refugees at Adam House while providing assistance with shelter, food, and legal issues.

l live with them, invite them to dinners and Bible studies.

Late one night I was woken up by someone knocking loudly on my door! I opened the door to a very agitated resident - Peter screaming "Mike, that guy wants to fight with me! My roommate wants to fight with me, he is crazy!" Peter was complaining and cussing about his roommate - John - who was from another country, but both of them were from the same continent.

What would you have done if you were in my shoes? Being half-asleep I proceeded to Peter's room and found his roommate John also upset and agitated. They continued to yell at each other. How was I was supposed to help mitigate the conflict? I tried to diffuse the conflict to the best of my ability but I quickly realized there is wasn't much I could do, so after some time of talking to them I returned to my room.

Later that week, we had a Bible Study to which surprisingly both Peter and John came.

Little did they know, I was going to preach on Mark 12:28-34, the very passage about the most important commandment of all: "Love the Lord your God and Love your neighbour as yourself." This turned out to be a deeply and personally challenging passage for all of us. I didn't know what to expect from this but, thanks be to God, at the end of the study one of two roommates - Peter - said to his roommate John, "I am sorry for being angry at you the other day." John responded by standing up and giving Peter a big hug. What a beautiful moment of the gospel coming alive, and we praised the Lord for it!

This is just one example of the privilege and blessings we are part of as ministry workers at Adam House.

- Together we seek to fulfill the Great Commission as we welcome the nations into our house and share Christ's love with them, teaching them to obey His Word (Mt 28:19-20)
- Together we invite to the banquet those, who can't invite back (Lk 14:12-14)
- Together we seek to welcome Jesus Himself by welcoming his little ones (Mt 25:38-40).

Please join us in prayer for this ministry - that those who pass through the doors of Adam House receive and understand the Gospel. Pray too for wisdom for the Adam House workers as they seek to minister to the many newcomers.

By Michael*

(* not his real name) Diaspora Ministries, Toronto

To support 'Michael' go to <u>donations.sim.ca/</u> workers/unlisted-worker and include the worker # 048222 in the NAME/NUMBER box on the donation page

This is what the LORD Almighty said: 'Administer true justice; show mercy and compassion to one another.

Do not oppress the widow or the fatherless, the foreigner or the poor. Do not plot evil against each other.'

Uncertainty leads Louisa to realize how much she needed to know God



REACHING LATIN AMERICAN IMMIGRANTS



By Lane Elliott Serving the Spanish speaking migrant worker communities in Alberta

To support the Elliott family, go to <u>donations.sim.ca/</u> workers/lane-and-sheri-elliott

To support the Migrant Workers Project go to <u>donations.sim.ca/projects/</u> <u>migrant-workers-project</u>

When a foreigner resides among you in your land, do not mistreat them.

The foreigner residing among you must be treated as your native-born. Love them as yourself, for you were foreigners in Egypt. I am the LORD your God.

Leviticus 19:33-34

Teaching English to newcomers to Canada provides the opportunity to build deep relationships with people and the chance to invite Spanish speakers to a bible study. Many of the ESL students attend.

God has given me the ability to speak Spanish due to my years serving in Latin America in missions.

About 6 months ago, Luisa, a lady from Colombia started attending the Bible studies. She had very recently arrived as a refugee with her husband and young daughter. Here is her story, in her words.

"I arrived as an immigrant in Canada and started desperately looking for where I could study English. That's how I came to an organization in Calgary and found out what they offered each week. Among their activities, I found Lane's Bible study. I was soon contacted by him and though I wasn't really motivated, I started the study. I thought this was a good opportunity to find prayer in the midst of my life that was a deluge of uncertainty and despair. So, every week I looked forward to prayer at the end of class with Lane. I think a few classes passed and I began to understand a little about the work of God through Jesus Christ and who I was to Him. This was something strange for me, because I come from an orthodox Catholic family, I went to mass and did good works, but now I had to humbly accept that I did not know Him and that good works alone would not save me. Mv childhood memories collided in my mind, I had attended school where Monks were my teachers, I had read some passages from the Bible, I had repeated prayers incessantly, but I realized I knew almost nothing about God.

My current life in Canada was tormented by uncertainty in the immigration process. I wanted my husband and my daughter and I to be alright. I began to realize how much I needed to know God since I was little! There's a saying from my country ... 'he who does not know is like he who does not see', and that's how I was: blind. It was a

blindness that covered my life, my spirit, my whole being. But every study with Lane's guidance seemed to be cutting-edge technology to cure my vision problem. At each session there was Lane thanking me for my commitment to attend and participate in the study, but it would have been very unwise of me being so hungry for God if I would have refused to feed myself with his word. My life has been changing remarkably, my energy every day to continue forward and not faint is in God. This study has allowed me to meet Him and know Him. This process is changing my whole life.

I would like to thank Lane for being the one who has brought God's word into my life and has allowed me to see God, who is divine, infinite, and powerful. I now know a God who has lifted me up in his arms, carries my pains and has forgiven my sins. Thanks Lane for helping me see.

Finally, I would like to thank God for his faithful love in reaching me. I know that when He calls me into His presence, I will be able to tell him, "Lord, my righteousness that allows me to stand before you comes from the fact that I know you, by faith I have believed in you and your word."



REACHING INNER CITY KIDS AND PARENTS

They came to Toronto from the USA for 2 years and have now been here for 20!

rce: Unsplash

Steve and Sandy have become citizens, love Toronto and their mulit-cultural neighbours.

The next door apartments host thousands of newcomers. We've become deeply connected with them through teaching ESL, homework help, visiting, and connecting with them, however God led.

They rent a home in this largely new immigrant dominated neighbourhood. They have a huge back yard, garden space, and lots of room for the subject of this story – bikes and baobabs.

Baobabs don't grow in Canada. In Africa, baobabs are shade trees that many of their friends - those they minister to daily in this inner-city community - know and appreciate. They chose the logo, BAOBAB, however as an acronym for what they want to be – **B**eing **A**bout our **B**rother's (Jesus's) **A**wesome **B**usiness.

So, what do Steve and Sandy do? They welcome kids in their

neighbourhood who have broken bikes or no bikes at all to their front yard. They are carrying on the work of a retired Pastor. When he passed away Steve thought, "I can do that." So he took it on.

Soon, kids swarmed Steve every time he visited the apartments. The church nextdoor offered a garage to use for storage and as a workshop.

On summer evenings dozens of kids come. And so do the bikes - donated from local churches, a local scrap dealer, neighbours and almost all of them are in need of repair or used for parts.

The project has brought not only local kids to the door but also the local community, churches,

Bike clinics were held in four local neighbourhoods. With the help of government grants the project was even able to hire some local kids assist.

Often parents and their friends came to watch. One parent said, "Normally we'd sit inside by the AC in the summer and play video games or watch TV but you've given us a reason to be out in the community."

During COVID in-person contact was limited but despite this, the project gave some bikes away to those in serious need. This year, the kids have been taught to do a lot more of their own work on their's and other's bikes. The teaching times allow Steve and others the opportunity to teach them some of Jesus's servant leadership.

So where is the Gospel in all of this? Every person who receives a bike also learns the story of BAOBAB - that we live in a world that God created. It was good, but we brought chaos into it through our sin. They hear that lesus undid the broken-ness. The Gospel is also shared with the parents while their kids fix or polish their bikes, or over a drink and snacks. The Gospel is present when prayer is offered for friends facing major trauma, or struggling with serious loss. The Gospel is also in the 'Sharing Shack', a little shed on the yard where Gospel books, educational supplies, Bibles, and toys and utensils are placed for neighbours to give and to take.

By God's grace Steve and his wife Sandy plan to continue the BAOBAB project for some time but they admit to getting older and would like to bring others alongside to replace them this summer, to be the hands, feet, and mouth of Jesus,

Could that someone be you?



By Steve and Sandy Frieswick Serving the diaspora in the inner city of Toronto

Steve and Sandy are AIM US workers seconded to SIM Canada. To support the Frieswick family go to usgiving.aimint.org/missionary/ 1031090

For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in.

Matthew 25:35

So, if the diaspora are God's pathy what is SIM and what are you do



By Alan Dixon Director Canada Field Ministries

To support the Dixon's go to donations.sim.ca/ workers/Dixon

I became a **Christian at 18** while travelling in **Central America.**

I was looking for new experiences and new conversations that would help me to get my life together. The Lord sent several people across my path who engaged me in conversations that eventually led me, guite unexpectedly, to put my trust in Jesus.

People who are travelling are often open to listening to people, and talking about things that they may not otherwise be particularly interested in. Looking back, it is now easy for me to see the hand of God on my life as I travelled, and how He sent people unexpectedly across my path, who steered me to Christ.

Recently, I have been thinking about others around me who are engaged in life-changing journey's - that have led them far from home.

Some have thought long and hard and decided to willfully take the step - our immigrants. Others have been forced to launch from home because of circumstances largely beyond their control - our refugees. Others are on a journey of more formal learning and entering into innumerable conversations in the process - our international

students.

I am wondering whom God is sending on the path of these newcomers to Canada and what conversations are steering them towards Jesus. Studies show that newcomers are much more open to change and accepting new ideas during their first two years in Canada. What does this mean for SIM, for us as individuals, and for our churches in engaging newcomers with the gospel?

Has God placed you in someone's path? Perhaps more importantly, is it possible that God has uniquely placed your church where you and others in your fellowship can become part of the journey of these newcomers? What can you do to

To find out more email canada.goteam@sim.org or go to www.sim.ca/



way to Him, ing about it?

engage those whom God has placed in your midst, to initiate those conversations that will steer them towards lesus?

My wife, Alison, and I have been working, along with many other SIM workers across this country to befriend newcomers to Canada, to help them navigate this strange new environment, and to initiate conversations that we believe will lead them to know Jesus.

Maybe SIM can help you or your church do the same? Please email SIM's 'go-team'

(canada.goteam@sim.org) and let us know how we can help you to more effectively engage those whom God has placed on your path.

contact



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UNREACHED UNREACHED MUSLIMS CHINESE



45% THE TOTAL **POPULATION IN** VANCOUVER ARE FOREIGN BORN TOTALING OVER 1.1 MILLION.



Check out opportunities to reach the diaspora

NOVA SCOTIA

Muslim Ministry

QUEBEC

Sikh Ministry

ONTARIO

Greater Toronto Area (GTA)

- Somali Outreach
- South Asian Outreach

- Next Gen Outreach
- Sikh Ministry
- Sports Ministry
- South Asian Outreach
- Muslim Ministry

MANITOBA

- Afghan Ministry
- **BRITISH COLUMBIA**

Lower Mainland (Greater Vancouver Area)

- Sikh Ministry
- Sports Ministry
- Counselling Ministry
- Next Gen Outreach

ALBERTA

- Sikh Ministry
- Sports Ministry
- Migrant Workers
- Afghan Ministry

SASKATCHEWAN

- Afghan Ministry
- Sports Ministry

MULTIPLE LOCATIONS

- International Student Workers
- Developer

- with SIM
- Halifax Ministry Development
- Montreal Outreach Workers for New Ministry Development
- (GTA) Dixon Park/Kingsview Village Outreach Worker
 - (GTA) Rexdale Summer Camp Outreach Worker
 - (GTA) Rexdale Youth Ministry Worker
 - (GTA) Clairlea/Birchmount Outreach Worker
- Internship Opportunities available in each of these locations
 - (GTA) Outreach Worker to reach 1.5 and 2nd **Generation Immigrants**
 - (GTA) Brampton, Mississauga Outreach Workers for New Ministry Development
 - GTA/Southern Ontario Sports Friends regional ministry coordinator
 - Hamilton (Riverdale) International Student Worker
 - London Ministry Development
 - Winnipeg Refugee Ministry Development

- - - Sports Friends regional ministry coordinator -1 position
 - or Muslim backgrounds 1 position
 - **Generation Immigrants**
 - Calgary, Edmonton Outreach Workers for New Ministry Development
 - Sports Friends regional ministry coordinator
 - Southern Alberta Spanish speaking Outreach
 - Calgary Refugee Ministry Development
 - Saskatoon Refugee Ministry Development
 - Sports Friends regional ministry coordinator
 - ministering in collaboration with existing Diaspora ministries, and/or in partnership with other organizations
 - Church Partnerships/Community Centres. Serving the Church to facilitating local Community Outreach
- 7

- International Students Ministry-Workers 2 positions,
- ESL Ministry 2 positions
 - to women and children, especially from Sikh
 - Vancouver Outreach Worker to reach 1.5 and 2nd



Lost and found... how God uses friendships and circumstances to bring us to Him



REACHING NEWCOMERS - ONE FAMILY AT A TIME

Before COVID, Dave met Arif, a newcomer from the Middle East.

By David Foster Ministry to newcomers and International students

> To support the Foster's go to <u>donations.sim.ca/</u> <u>workers/david-foster</u>

Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world.

James 1:27

the Middle East. He was a college student here in Canada. He learned of a group from his own language and culture that met once a month. He loved attending even though hearing about the Bible and

Jesus was new to him. It wasn't long before Dave recruited Arif to help move some furniture into his house. That was the day Arif met Dave's wife as they struggled to get a very big couch through a very small apartment doorway. That was also the day that the Foster's learned that Arif's wife and two children were soon due to arrive in Canada. Not long after, the 2 families met.

Prior to commencing courses at a community college, Arif needed to complete a daunting English requirement. Dave's wife offered to tutor him, and the friendship developed. One evening he arrived for his lesson bursting to share a recent experience. His wife Zaytoon had returned from her new job and realized she had lost her bag containing some expensive

items.

Arif admitted that he had a problem with his temper and normally would have been very upset and angry with her. But he had heard that God listens to prayer and can help with problems. So he prayed, "God help me not to get angry." He was so surprised when he remained calm as was his wife!

Arif and his wife hurried to the bus stop to retrace her steps. They found nothing at various transfer points. however, when they arrived where she had originally boarded her bag was on a bench, but at that very moment a man picked it up and walked away!

At this point in the story, Arif said, "I decided right then and there that I would become a Christian if God let me get the lost bag back." Arif caught up with the man just as he tossed the bag into a garbage container. Arif rescued it from the garbage and the couple returned home exhausted but rejoicing.

Dave's wife realized that God was providing an amazing opportunity to share the gospel. She said, "Wow that is wonderful. I know for sure it was Jesus who helped you find that lost bag. Jesus is an expert at finding lost things and the Bible has some things that are lost. When we have time I am going to read those stories to you because your story is so much like them."

Some time later Arif and his family along with another family from their same country joined the Fosters for a meal. This was the opportunity Dave's wife was waiting for and she read from Luke 15 – the lost sheep, the lost coin and the prodigal son. This sparked a lively discussion. After the other family left, Arif asked a lot of good questions and listened intently to the answers.

Not too many days later our phone rang. It was a colleague with great news! Arif and Zaytoon had accepted Christ! Did you hear the Fosters singing, shouting and praising God? Some weeks later Arif and his wife shared their testimonies and were baptized at a local church where they now attend.

Every Sunday since, Arif and Zaytoon and their two children, attend the Foster's Bible study and prayer time. All four still have endless questions. They are also learning to pray together.

Becoming a Christian from a Muslim background takes courage and commitment when conversion can bring severe consequences. Pray for them.



How do we welcome the nations on our doorstep?

SERVING PEOPLE FROM 16 NATIONS

The Government aims to receive 430,000+ new immigrants to Canada in 2022. The target is even higher in the following years.

Many of these newcomers have no previous knowledge of a loving and redemptive God and yet we have seen their eagerness to discover and explore who God is and what is their purpose.

English language learning platforms are an excellent way to engage them. When we returned to Canada from overseas service it did not take long to connect and engage with several church English programs. The programs focussed on either academic or general topic conversational classes, both excellent and worthwhile. However, they did not necessarily introduce them to Christ.

Grace and Orest offered to fill this gap and provide Bible based English Conversation classes. They found an excellent resource from "Love New Canadians" produced in Calgary. Part of this curriculum uses the Bible to teach English, each unit not only increases vocabulary and knowledge of English but engages every student to the topic as is relates to them personally either in their past or current living experiences. This allows for people unfamiliar with the scriptures to learn about the Bible in a safe and comfortable environment.

Grace has been busy converting the in-person curriculum into PowerPoint presentations with pictures to compliment the lessons to communicate the scripture not only with words, but visually as well.

Grace and Orest are joined by a team of volunteers from the local churches which allows them to have breakout rooms and maximize talk time for each participant. The PowerPoint's are shared with the other volunteers to use in the breakout rooms.

The focus is relationship building with all whom God leads

into these programs.

During the summer break the Pelech's will continue to engage with the language learners by meeting weekly at a different park within their city. Statutory holidays also provide Grace and Orest an excellent opportunity to host numerous groups in their home. These events have led those learners to want to study the scriptures more intensely. One church has even asked the Pelech's to begin a Micro Church for those seeking to be discipled.

It has been exciting and rewarding for Grace and Orest to see new immigrants open their hearts to the transforming power of God. They were surprised to hear that after each lesson, some participants share their new knowledge about God and Christian living with parents and or spouses in their birth country. They too are eager to know about the life of Jesus.

The mystery of how God uses this ministry is beyond the Pelech's expectations. They are thrilled to be called and to serve God wherever they are placed, here in Canada or aboard.



By Grace and Orest Pelech Serving the diaspora in Canada

To support the Pelech's go to <u>donations.sim.ca/</u> workers/Pelech

Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age."

"My name is Mercy. I come from Kenya. I am stranded..."

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MINDSTRIES

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By Elias Mutale Ministry to newcomers in Nova Scotia

To support the Mutale's go to <u>donations.sim.ca/</u> <u>workers/mutale</u>

Jesus told his disciples, "The harvest is abundant, but the workers are few. Therefore, pray to the Lord of the harvest to send out workers into His harvest." Mercy was calling from a shelter for the homeless and abused women in Halifax.

FROM KENYA TO THE HEART OF HALIFAX

She was stranded with no air ticket to return to Kenya and her visa was due to expire within days. She was visiting the New Horizons Baptist Church and the Rev. Rhonda Britton suggested that she call the Mutales. Elias and Sheena are missionary workers with SIM. This was the beginning of a long-standing connection, but by the end of the day, Mercy was settled into the Mutale's house, praising God for His intervention.

Today she is pastor Mercy leads Jordan Love Anointed Ministries.

How she went from a stranded person in a homeless shelter to pastor of a church in Nova Scotia's thriving city of Halifax is what diaspora ministries is all about.

Elias and Sheena Mutale have been the go-to couple for numerous people of African descent in need of a home of a pathway towards settlement in Canada. They also reach out to the Muslim community in the city.

After being settled in the Mutale's home, Mercy needed new paperwork to stay in Canada but had no money for a new visa application nor a path for how to start the process. By the second day Mercy had applied for admission to Mount Saint Vincent University and submitted an application for a student visa to Canada.

However, a visa was only part one Mercy's challenges. Mercy had four children in Kenya. They ranged in age from 18 to twelve. Step by step, God provided for the children's upkeep and study in Kenya. Her first born has since graduated and works in Kenya. The younger three are at various stages of completing university degrees-the two younger ones in are studying here in Canada as a production and performance specialist and a civil engineer.

As a devoted Christian, Mercy is a prayer warrior and prayer miracle. God kept bringing people to her for each required nest step in her journey.

One day Sheena was chatting with Mercy about her late brother, Rev. Richard Mumba. He had established Jordan Love Anointed Ministries on Gottingen Street in Halifax. Sadly his illness meant that he less and less able to continue the ministry. When Rev. Mumba passed on in 2012, Mercy took over the ministry and has never looked back.

Jordan Love Anointed Ministries is nestled between two major landmarks in Halifax - the Citadel Hill and Stadacona military station. It in a part of the city that's home to the marginalized that was once the cradle of a thriving black community.

"Although we average fifteen people on a Sunday, this little church has in the last decade ministered to over five thousand people from Asia, Africa and to those right here in Canada. We provide food, counselling, prayers and advocacy for a wide variety of situations. We work to give dignity to many individuals. Our walk-in ministry routinely sees people in need at our doorstep," says pastor Mercy.

The ministry to the diaspora is both challenging and varied. In this case it was not introducing a non-believer to the Gospel. God used circumstances and willing workers lie the Mutales to place Mercy into this unique and effective downtown ministry. God is great!



Trauma counselling allows Helen to look to the future

HELPING TRAUMA VICTIMS IN UGANDA

Refugee Helen, from South Sudan, grew up with her grandmother. Life was not easy as she had no sustainable source of income.

"I attempted to study but I was always sent away from school due to lack of uniform, scholastic materials and other hygiene materials. This affected my studies and forced me to elope with a man at a tender age. I thought my life would be better but instead, life become more miserable. In the first five months of our marriage I became pregnant, I was left with no care and support during the period of my pregnancy. In 2017 as rebels attacked our home. they beat my husband badly and I was raped several times by many men until I blacked out to

the extent that I could not shout for help anymore. I woke up with a lot of pain on my waist, legs and private parts.

In excruciating pain, I carried my little baby, who was left crying by my side, and I walked for a long distance into the bush to Uganda where we were picked up and brought to the Palabek Refugee Settlement.

I sustained serious damage in my reproductive system as a result of the rape and I am now unable to get pregnant. This has worsened an already poor situation in my marriage. I worry that my husband will divorce me because I have failed to conceive and bear him another child.

So, I am grateful for I Live Again Uganda for their training program that has helped calm my worries. I thought my problems were more than any other person's problem on this planet, but hearing other people's stories, I feel more encouraged to let go of the past, forgive my tormentors and focus on the future."

I Live Again Uganda is a Ugandan founded and led organization that began in 2008. Alongside other areas of ministry, I Live Again Uganda provides Biblical Trauma Counselling Ministry to survivors and those affected by the Lords Resistance Army insurgency in northern Uganda and to refugees from South Sudan and Democratic Republic of Congo. Uganda is currently hosting over 1.5 million refugees - that is largest refugee hosting population on the entire continent of Africa. 64% of the refugees that have come to Uganda are children.

I Live Again Uganda (alongside SIM Canada and its partners) have the opportunity to bring healing, restore hope and identity in Christ to so many right now.

I Live Again Uganda has provided Trauma Counselling Ministry to over 3,400 men, women and children so far this year.



By Tricia de Boer working with I Live Again Uganda

To support Tricia go to <u>donations.sim.ca/</u> workers/Deboer

To support the I Live Again Uganda Trauma Project go to donations.sim.ca/projects/ i-live-again-uganda

Do not forget to show hospitality to strangers, for by so doing some people have shown hospitality to angels without knowing it.



Will the legacy you leave reflect the life you've lived?

A staggering 60% of all Canadians lack a current up-to-date Will or do not have one at all. If your Will is the last statement you will make, it is important that it be a meaningful one. Many peole are not aware of the benefits of good planning, the variety of options available, and the potential tax implications of certain decisions.

Whether you feel your estate is large or small. we are confident that you can benefit from these estate and will planning services.

Advisors and Purpose offer planned giving specialists who can help you think through your decisions regarding your estate and ensure that your estate plan and Will reflect your life. faith and values. These services are free, confidential, there is no obligation, and no one will sell you anything.

Here's what one couple has to say ...

"Thank you for helping us on the right path to completing our estate plan with such wise guidance. We are truly grateful and feel very much at peace with what was accomplished. We are very happy with Advisors with Purpose and have recommended them to our friends."

TEL:1.866.336.3315 EMAIL: plan@advisorswithpurpose.ca WEB: www.advisorswithpurpose.ca

WHY CREATE AN ESTATE PLAN?

- to reduce taxes and fees at death.
- to integrate your worldview.
- to ensure your Will reflects your heart and your values and not simply assume what should be done.
- to help offset taxes that are incurred with RRSPs/RRIFs at end of life.
- to plan correctly for the transfer of a cottage/cabin/vacation property and take into account capital gains taxes.
- to ensure that you have chosen an executor who will be able to complete the job effectively.
- to consider and prepare for special family situations such as a disabled child.
- to look at your investments and consider the best options for distribution whether in your lifetime or in your Will.
- to help ensure your Will promotes family harmony and avoids conflict over family assets, heirlooms, and expectations.
- to prepare and encourage the next generation to be good stewards.
- to help you understand which assets are the best ones to give to charity in your Will should you choose to do so.

