

Thanksgiving Day is past...yet there is still opportunity to thank

the National Ministry Center for establishing the Alliance Retiral Fund (I am one of those who was enlisted when the ARF was implemented) and providing excellent guidance and returns for these investments. They have also provided very good resources for **POWER Team** members.

It is a fact that over 50% of retirees do not have a Will and over 70% do not have an up to date Will. I learned from being an Executor, things that I needed to put into place for ourselves, so that God is will be honored and the legacy we have lived, and will leave, will have Kingdom impact. This issue has much input from our National Ministry Center. As we come to the end of the year, some of this material may help you in making your impact for God last longer than your days that are numbered.

Are you financially stable/secure in this season of your life?

All of us as leaders have preached and taught stewardship. All of us can remember the Annual Missionary Conference when faith pledges were made, tallied up, so that the congregation could be part of the sending out of those felt called to overseas ministries. I can still visualize and hear the sound of the hand crank on the old adding machine as each faith pledge was read from the front of the church.



Things have changed greatly. The way the younger generations view giving is much different to the way we were raised. Very few today want to give to an organization but to individual people serving the Lord or to a mission's project.

All of this is changing and **POWER Team** wants to bring you up to date on the way giving and raising of monies is moving. We are excited about a number of happenings that

affect the way monies are raised, how our Alliance Retiral Fund is managed and how we who have served in the Alliance can be confident that our own charitable giving, both now in retirement and in our Wills are continuing to have eternal impact for the spread of the Gospel.



Let us be reminded: Our denomination has done very well in establishing the Alliance Retrial Fund and then managing it. Very few companies are servicing their “employees” as well as those accountable to the National Ministry Center.

**Our denomination
has done very well**

Recently, the Conference Board of Canada released a paper in which it imagined the value of good financial advice. The results are compelling for retirees like **POWER Team** members.

The report suggested that working with a **financial advisor could boost retirement savings by 55-60%** overall. The report found that financial advice is crucial to boosting retirement readiness. It’s also important to begin savings at an early age.

Every day, more than 1000 Canadians turn 65. A 2015 report by McKinsey & Company concluded that **nearly one in six Canadian households were not financially prepared for retirement**. In 2016, the Investor Office of the Ontario Securities Commission showed that over half did not have a plan for retirement savings, and that over 20% of pre-retirees had not yet started saving for retirement. .

https://www.ific.ca/wp-content/themes/ific-new/util/downloads_new.php?id=24991&lang=en_CA

- (1) *Data tables, 2016 Census of Population, Statistics Canada. For this Census 481,820 Canadians were age 61, meaning an average of 1320 would turn age 65 every day in 2020*
- (2) *McKinsey & Company, Building on Canada’s Strong Retirement Readiness*
- (3) *Innovative Research Group “Retirement Readiness, Canadians 50+”*

It is never too late to start. The National Ministry Center has great resources for you to use in Reuter Benefits and Advisors with Purpose. Statistics prove that good advice can greatly assist you in whatever stage or age you are in.

LornaStewart | CERTIFIED FINANCIAL PLANNER®, Elder Planning Counselor,

Retirement & Investment Consultant

lorna_stewart@reuterbenefits.com | P 519.620.0218 | T 1.800.666.0142 | F 1.888.634.0591



What is the difference between a Will and an Estate Plan? By Lorne Jackson of AWP

<https://financialdiscipleship.box.com/s/h986Innzy0thz3ph6is6mtkw6g5leham>

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1-866-580-9319 ext 108

POWER Team thanks Ryan Graham



This picture shows Ryan at General Assembly 2018 giving the National **POWER Team** leadership his direction in helping the Alliance “be in touch with their times”.

POWER Team is grateful for the ongoing support and encouragement of Ryan Graham, Vice President of Nurture &

Development. He is the one who graciously keeps the National Ministry Center aware of our ministry.

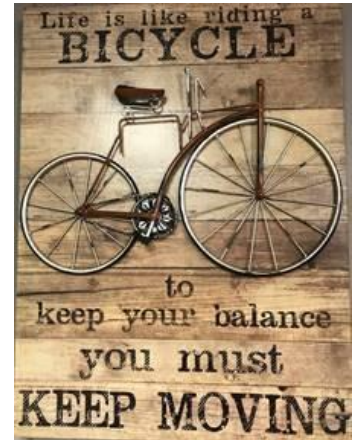
Ryan and his wife Christina have discovered that...



Ryan is very busy in his responsibilities at our national headquarters but he is trying to keep in shape and keeping his balance by following in the sport of some **Team** members. This picture on left shows one of those bonding times with Christina cycling at Niagara Falls.



We asked Ryan to share with **POWER Team** members new ways of giving to Global Advance Fund in support of our missionaries and ongoing reaching out to the unreached. Here is what he submitted.



ALLIANCE CHARITABLE FOUNDATION

Over the past 18 months, The Alliance Canada has experienced great innovation in the midst of uncertainty.

For decades, people of all ages and stages have been equipped, encouraged and released to be “on mission” through 440 Alliance Churches across Canada. With approximately 250 international workers currently

The Alliance Canada has experienced great innovation in the midst of uncertainty.

...serving people groups around the world, the global and local impact has been significant, and continues to be so. However, as church trends change and generational differences become clearer, Alliance Churches are not immune to the effects of less consistent attendance, reduced church membership, and reduced Global Advance Fund missions giving.

“church trends change and generational differences become clearer..”

-less consistent attendance

-reduced church membership

-reduced giving to Global Advance Fund

As a result, the Alliance Charitable Foundation (ACF) was created. It offers a unique method to give charitably to C&MA, and specifically, the Global Advance Fund (GAF).

The GAF is the primary means of funding. The ACF will share the growth of its market-based fund with its donors by offering an annuity payout for a fixed term. Since the pooled ACF fund is subject to market fluctuations, donors will also purchase term life insurance for the amount of their donation and name the ACF as the beneficiary. This combination of life insurance with an annuity creates an extremely reliable income stream for both donors and The Alliance in Canada.

Many long-committed financial supporters of global missions are asking: “What kind of spiritual legacy am I leaving? And, how will those organizations and people I invested in throughout my lifetime be supported when I move to my heavenly home?”

“What kind of spiritual legacy am I leaving?”

As these questions are asked, the greatest generational transfer of wealth is underway across Canada. After years of hard work, people are left awake at night wondering how to steward their resources wisely, having what they need for right now while not leaving the next generation burdened with disposing of assets and navigating complex taxation issues.

What if a solution could be developed to allow donors to both serve the needs and contribute to their loved ones now, and ensure that their global mission contributions continue in perpetuity? And what if we could set up a Foundation that brings together mission-minded people, allowing them to be

“...to be philanthropists who ensure that global ministry continues..”

philanthropists who ensure that global ministry continues? The Alliance Charitable Foundation was created to deliver answers.

The Alliance Charitable Foundation helps meet the needs of International Workers in regions of the world where few or none have heard the good news of Jesus. And, the ACF meets the needs of our Canadian church members who are heading into or already in retirement and who have financial resources beyond what they or their beneficiaries need. This focused, intentional giving doesn't just have a major impact now, but for generations to come.

When a donation is given, everyone wins. Here's how:

- Through your smart philanthropy, International Workers have a sustainable source of support, freeing them to do the important work they have been called to do in some of the world's most challenging places.
- You have peace of mind knowing you are ensuring that the Alliance mission ministry you love will continue with strength for years to come.

- Your family has peace of mind knowing that your financial needs are cared for now through regular annuity payments.
- You and your estate enjoy a reduced tax burden, while seeing their mission-minded legacy continue.
- You ensure that what you've invested in over your lifetime is alive and thriving for the next generation.
- Most importantly, we all can celebrate that this Kingdom-work is expanding globally, so that people will come to know and experience the life-transforming power of Jesus.

As you partner with other donors as part of the Alliance Charitable Foundation, your giving will outlive you for generations to come, making it possible for the Gospel to continue to be proclaimed, in the world's toughest places, to the glory of God.

Take time to ctrl+click on this link <http://www.theacf.ca/>

Ryan Graham
Vice President Nurture & Development
The Alliance Canada

The following provides good resources for you to tap into

Please take a few moments and read/listen to the following:

ESTATE PLANNING



“What is an Estate Plan?”

You have most likely seen and heard about Estate Plans but perhaps aren't sure what that means and why they are important. Maybe this video can help. Contact our partners

plan@advisorswithpurpose.ca at Advisors with Purpose to get started on your own plan.”

Watch this video

https://vimeo.com/438576252/3eaf19ee06?utm_source=Global+Update+July+14+%28Workers%29&utm_campaign=48ce5d7262-

[EMAIL_CAMPAIGN_2017_12_07_COPY_01&utm_medium=email&utm_term=0_aa988c5d61-48ce5d7262-170162582](https://vimeo.com/438576252/3eaf19ee06?utm_source=Global+Update+July+14+%28Workers%29&utm_campaign=48ce5d7262-EMAIL_CAMPAIGN_2017_12_07_COPY_01&utm_medium=email&utm_term=0_aa988c5d61-48ce5d7262-170162582)

Here is info passed to us from the National Ministry Center

“If you fail to plan,
you are planning
to fail!” —BENJAMIN FRANKLIN

While creating a plan for your Will, you will learn about any tax implications, discuss the best way to pass on your stuff, think about who would be the best executor, and consider your specific situation. *Simply stated, creating a plan for your Will ensures that your stuff will be distributed in the most tax efficient way while taking into consideration your life, your faith, your values and your dreams.*

We have partnered with Advisors with Purpose to help you create a personal, complete and confidential plan. It is free, there is no obligation and no one will sell you anything!

Contact them today plan@advisorswithpurpose.ca

Getting your
ducks in a row
doesn't have to
be complicated.

Our partners at Advisors with Purpose can answer your questions, walk you through key decisions, explain the tax strategies available to you and **create a plan for your Will that surely expresses you, your faith, your values and your family.** *It's free, confidential, there is never any obligation and no one will sell you anything.*

1.866.336.3315 | plan@advisorswithpurpose.ca

 **ADVISORS**
with **Purpose**
Canadian National Christian Foundation

The Alliance in Canada has partnered with Advisors with Purpose (AWP) to help you leave a God glorifying legacy. Their Estate Advisors are available to all Alliance Members to help plan for your unique

situation and create a fully personalized estate plan. **This program is free, completely confidential, and no one will try to sell you anything.**

Your will enables you to demonstrate your Christian love through gifts of cash or property to your family, church, and Christian organizations such as The Alliance. Experienced counsel can show you how it may be possible to make excellent provision for loved ones and make wonderful charitable gifts at the same time. Perhaps you think today you don't have enough to give for all the needs, yet your will can be your way to express your heart's desire.

A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous
- Proverbs 13:22

One day we will stand before the Lord and give an account of what we did, not with "our" stuff, but with His. Estate planning is the most significant act of stewardship we will ever perform, so it naturally follows that we should be concerned that we create a plan that is distinctively Christian in its design and outworking.

At its core, estate planning comes down to the art of determining how we will allocate the stewardship of all He owns among the only three destinations possible: (1) people we love, such as children; (2) ministries/churches that have been important to us; and, (3) the Canada Revenue Agency and/or provincial tax authorities.

To design an estate plan that is distinctively Christian, we must:

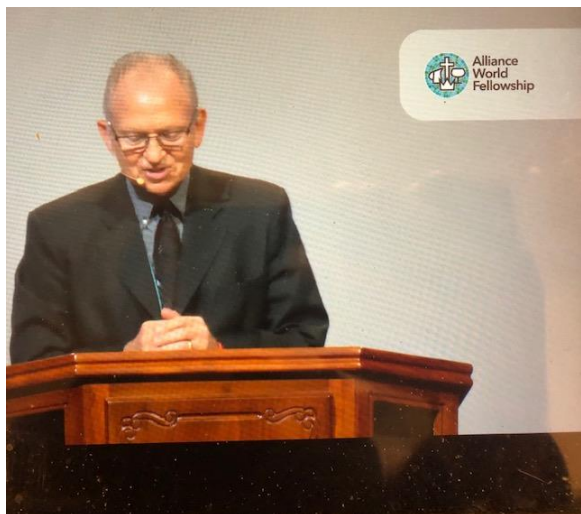
- Recognize God as owner of it all, regardless of how we acquired it.
- Plan to meet all financial and guardianship needs for our dependents.
- Transfer assets God entrusted to us to other worthy individual and charitable beneficiaries.
- Plan for the transfer of the estate in a tax-efficient manner with the least amount of confusion, cost, or delay.



Steps to take to get started with this

1. Credit card donations can be handled at www.theacf.ca.
2. Stock transfers, cheques, etc. is done by contacting Anders Bygden (ACF Board Chair) 416-674-7878 x355 andersb@theacf.ca
3. Annuity purchases are arranged by me where 75% of the donations goes towards the annuity, 25% is receipted as a charitable donation to the pooled fund. Life insurance and annuity are purchased simultaneously by an application process.

Did you know that the Alliance World Fellowship was gathering October 18-24, 2021 in Guayaquil Ecuador?



Brem Frenz -our Canadian VP for missions made a presentation at the AWF gathering

Brem & Donna, though not retired yet, are in the soon-to-be retired/re-aligned trajectory and so in the **POWER Team** camp.

Brem is seen here making his presentation to the AWF.



2 Generations in 2 families transitioning and Serving the Lord.

See below Sunder Krishnan's legacy living on in his son VJay
And Joy Tira's ministry having the baton passed to his daughter Lorajoy

First, Check out the Krishnans

Sunder Krishnan on his Ministry Wins, Regrets and Why he Never Quit

-check out this interview. You may want to encourage a younger pastor by passing this link on to them



<https://m.youtube.com/watch?v=SBCwodM5u50&feature=share&fbclid=IwAR2yIzQs222EqhQBg2GXNUgATWAAprtDWeZOiwqQ0IZYG8ALcmsBddojJaU>

&

Vijay Krishnan, son of Sunder and Shyamala, spoke at Rexdale Alliance Church's 60th Anniversary October 31st. This message needs to be heard in every Alliance Church across Canada. So relevant to what we as churches are facing, during and hopefully coming to the end of this present pandemic. Pass this on to your pastor or leadership of your church. If you desire, move ahead to minute 34:23 of this link to catch the message. Click on this link

[60 Years in the Rexdale Community! - Anniversary Celebration \[Oct. 31st Service\] - YouTube](#)

2nd, Check out the Tiras

Joy & Lulu Tira and daughter Lorajoy switch roles. Lorajoy is currently in the middle of her master's program at the University of Alberta, and was privileged to be invited to make a presentation on Diaspora Missiology/Missions at the Alliance World Fellowship 2021. She was Joy & Lulu's greatest supporter, promoter and prayer warrior.

Due to Joy's stroke and physical incapacity, Lorajoy has picked up the baton of her father. Joy & Lorajoy have reversed the roles and they are her greatest supporters, promoters and prayer supporters.

Joy writes about their daughter, "After a long journey - from Edmonton - Calgary, Dallas- Miami, she arrived in Guayaquil past midnight or early Sunday morning. Also, the rigid security and medical procedures created physical, and mental stress.



First was her orientation, getting acquainted with the city and

country --- understanding the "Do's and Don'ts" for the first time visitor, meeting with Key AWF leaders and organizing her materials for presentation later in the week= Diaspora Missions. She adjusted quickly to the change of climate, food, busy programs and cultural practices including the correct Ecuadorian manners and Latinos

Etiquette (Being a Filipino - Canadian and a "Nowhere - Diaspora Person") she has the natural advantage)

The first person who welcomed her was the wife of the AWF president, Mrs. Yanagihara. (pictured here with Lorajoy)

One response from Lorajoy's presentation said: "Lorajoy did a marvelous scholarly presentation with depth of analysis, narrative, incisive challenge, honor for her heritage, affection for her family, and sincere love for the church! Our hearts were deeply encouraged and touched by the prophetic call to a return to the organic Biblical metaphors of "family" and "home" in our evangelistic and missiological praxis.

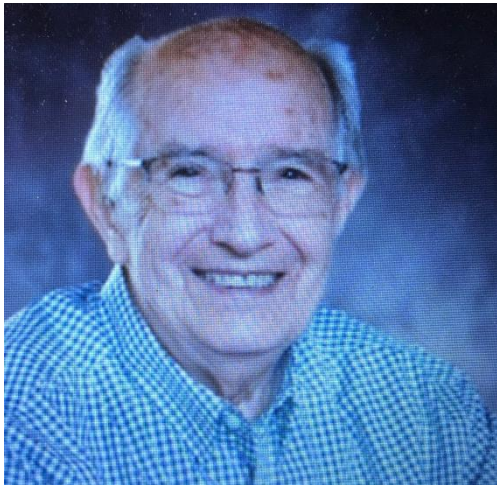
Truly, Joy & Lulu have a right to be proud of their daughter.



Graduands from the University of Life

Jack Schroeder 1931-2021

Jack heard "Well Done" August 6, 2021 after living 90 years and married 70 years to his love Gladys. It is noted that Jack's birth, marriage and his graduation to glory all took place in August. The Celebration of Life service was held in August at Heritage Alliance Church Abbotsford, a church he partnered with his Saviour to plant.



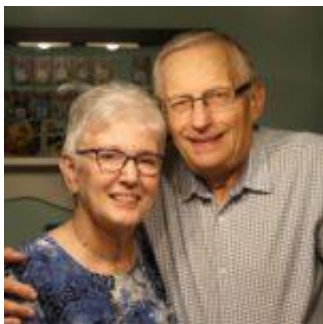
Jack attended Western Canadian Bible Institute and served as a pastor for 40 years. They pastored in Hearts Hill, Sask., Vermillion, Kelowna & Calgary Alberta, before moving to BC to plant our Heritage Alliance Church in Abbotsford.

Jack was a builder of buildings but more importantly as a pastor he was a builder in people's lives.

Jack also served at one time as the chairman of the Alliance National Board of Directors

His chosen passage of scripture was II Corinthians 5:17-21
17Therefore, if anyone is in Christ, the new creation has come: The old has gone, the new is here! 18All this is from God, who reconciled us to himself through Christ and gave

us the ministry of reconciliation: 19that God was reconciling the world to himself in Christ, not counting people's sins against them. And he has committed to us the message of reconciliation. 20We are therefore Christ's ambassadors, as though God were making his appeal through us. We implore you on Christ's behalf: Be reconciled to God. 21God made him who had no sin to be sin for us, so that in him we might become the righteousness of God



Rae Hunter passed into the presence of Jesus on Sunday, August 29th.

His memorial service was held September 18th, at Sevenoaks Alliance Church in Abbotsford. The service was livestreamed via the church's website t <https://www.sevenoaks.org/>.

ROARK, Maureen Louise (nee COKER) 1946 - 2021

With a great ache in his heart, Mike Roark announces the passing of his wife of 41 years, Maureen. She is now resting in the arms of Jesus Christ, her Saviour whom she invited into her heart while working in Beirut, Lebanon, as a Physiotherapist. Maureen was taken from us after a five-year-long battle with Frontotemporal Dementia. "She is now free!" Maureen was born in North Bay, Ontario. She grew up on the Trenton Airbase as her father was a School Teacher at Bredner Public School. She spent 4 years at the University of Toronto and graduated from the Rehab Medicine Program as a Physiotherapist, in 1968. Following graduation, she worked in hospitals in Vancouver, Peterborough, Beirut, Lebanon, Ottawa, Vancouver again, and also the Trenton Airbase Hospital.



Because of her commitment to Jesus Christ, she then attended the Canadian Bible College in Regina, Saskatchewan graduating with honors, with a B.A. in Theology. From 1978-1981, she worked in churches in Salem, Oregon, and Oconomowoc, Wisconsin.

Mike and Maureen married on the 15th of June, 1979, and spent the next 25 years as missionaries with the Christian and Missionary Alliance in Southeast Asia (15 years in Indonesia, Borneo, and 10 years in the Northeastern Hill Tribes area of Cambodia). They have no children but have hundreds of spiritual children scattered through the jungles of Asia.

Maureen passed into Jesus' presence at the Belleville General Hospital, on September 10, 2021.

Murray Lees - surrounded by his family Murray transitioned to his eternal home September 25. Murray and Glenda served in our Arcola Alliance Church from 1998 – 2002, Strasbourg Alliance Church from 2002 – 2007 and the Humboldt Alliance Church from 2007 – 2017 and in 2020.



A Celebration of Life service was held October 1 at the Humboldt Uniplex – Jubilee Hall. In honor of Murray's love for riding, the family invited anyone with a motorcycle to join them on a short processional after to the luncheon location.

The family gave thanks for the prayers for Murray as he battled cancer and for Glenda and family as they grieve the loss of their husband and father.

Our sympathy is extended to Ray & Viola Downey (Volunteer **POWER Team** coordinators for the CP District) on the passing of Ray's brother Neil. Also, the brother of Dean Downey and Lucy Rushton, **POWER Team** members.

NEWEST POWER Team member



First Alliance Church Calgary honored Heather Wile, as she enters into her retirement November 1st, 2021

Heather has faithfully served on staff at FAC since 2000, most recently as the Senior Environments Director. She has selflessly served through service-planning on our Design Team, worship leading, set-design, and was instrumental in designing the environment of the FAC Deerfoot Campus.

In the latter part of her ministry, Heather became a part of the FAC Lead team, taking on leadership of FAC's (epic!) church-wide special events, Communications, Technical Arts, Music, and the

overall branding and "feel" of FAC as a multi-campus church.

For 21 years, she's faithfully championed creating spaces and opportunities for people to experience the living God through FAC. Her absence (though she keeps reminding us that she's not going anywhere! 😊) will be one that is felt deeply by everyone. Heather has been an amazing gift to FAC, and while we mourn her absence, we look forward to what God has in store for this next chapter of her life.

Thank you, Heather!



Thank you who contributed to this CONNECTOR issue.

We welcome your input to share with our Alliance Family.


Editors of CONNECTOR: Wayne & Betty Kerr [-waynebettyk@rogers.com](mailto:waynebettyk@rogers.com)

National Volunteer POWER Team Coordinators -Gerald & Dorothy Hogenbirk

Remember:

Put Christ on Display

And



*Live to be forgotten, so
Christ can be remembered.*

Some lighter things.



Greatest Hits

Think of raking leaves as Mother Nature's way of getting you in shape for shoveling snow.



DO WE EVEN NEED HALLOWEEN ANYMORE?

humor by the book.com

I'VE BEEN WEARING A MASK AND EATING CANDY FOR 14 MONTHS...



Remember when we were young and you saw that old man and said, "If I ever try to leave the house dressed that way, shoot me?"



-Shit My Husband Says-

This year thousands of men will die from stubbornness.

NO WE WON'T

Learn the preventive medical tests you need. ahrq.gov



CAMAR 1120