

# STEWARDSHIP SPOTLIGHT

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## FROM THE DIRECTOR



“Is God worried?”

In a recent conversation with a close friend, he repeated this question we had both heard by a Christian musical artist in the previous week. Of course, we both knew the answer —

even though the issues we were discussing seemed insurmountable, as they so often do.

What I love about this life as a Jesus follower is that God is our provider, our protector and our guide.

He is the source of our confidence, and through Him, we can find true strength, comfort and hope.

God pours blessings into our lives, even when we face what seems like impossible situations. This frees us up to bless others.

Even as I write this, I know this is not new information to you. You exhibit your awareness of this reality by freely blessing others with your resources.

No matter our circumstances, we can rest assured that God is not worried about our situations. He wants to be a blessing to you — and through you — today.

Grateful to serve you,

James Bakke, J.D.  
Executive Director

## A CUT FOR THE KINGDOM

*How Saving Made Giving Possible for the Vander Kooi Family*

Joel and Vivian Vander Kooi were clearly cut out for one another.

Joel started trimming hair for family and neighbors when he was only 13. Vivian became a licensed beautician two years before Joel went professional.

When they wed at the age of 22, they dreamed of a one-

stop, family hair-care business — Joel barbering on one side of the building, and Vivian running a beauty shop on the other.

Together, they built their dream business at “the four corners” in Borculo, Michigan. For 52 years, the couple lived next to their shops, raised their family and walked to work together — often holding hands. Along the way, they lived frugally and invested their savings.

**“If you do things a certain way, you can have a good standard of living and have something for the Kingdom,” explains Joel. “You’re just as happy.”**

This basic approach to living amplified the opportunities for the Vander Koois to express their priority for generosity. “We were always conscious about saving and investing,” notes Joel.

“And the truth of the matter is, it really snuck up on us, the amount we had in mutual funds, stocks and real estate.”

To simplify and maximize their giving, they opened a Stewards Fund account (donor-advised fund) through Barnabas Foundation. This enabled them to give into a single charitable account and then recommend grants to their church and all their favorite ministries.

**“There’s so many needs in so many places,” remarks Joel. “Spiritually speaking, you want to get the most bang for your buck.”**



Joel and Vivian Vander Kooi with their family

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## A CUT FOR THE KINGDOM

Continued from front

A Stewards Fund also makes it easier to give anonymously, which appealed to Joel and Vivian. “The Bible says, ‘Don’t let your right hand know what your left hand is doing,’” remarks Joel, quoting Matthew 6:3 (NIV).

Although Vivian passed away in 2018, Joel continues to advance their dreams for generosity. “I think of homes for unwed mothers or about children that need a home,” reflects Joel. “There’s such a need now. It’s incredible.”

Their children, grandchildren and great-grandchildren are also extending what Joel and Vivian began. Their daughter, Sue Postma, notes, “Stewardship is passed down from generation to generation. I can see this in how my kids are living.”

Joel has advice for anyone who wants to become a giver. “Waste-not, want-not, and be a good steward,” says Joel. “God multiplies it all, like the Word says.”

## ASK BARNABAS FOUNDATION

### Q: Should I give my stock to charity?

**A:** If you have stock that you’ve owned for at least a year and it has increased in value, this is much more cost effective than giving cash. You’ll receive a tax deduction for the fair market value and avoid paying capital gains. If, however, the current value of your stock is less than what you paid for it, you’re better off selling the stock, recognizing the loss on your income taxes and making a cash gift with the proceeds.

### Q: What are the advantages of giving stock through the Stewards Fund?

**A:** Through the Stewards Fund (Barnabas Foundation’s donor-advised fund), you can give stock, cash or other non-cash assets into a single online giving account, and then recommend grants to one or more of your favorite ministries at a later date. This is especially beneficial in the year-end rush.

### Q: What’s my deadline for end-of-the-year stock gifts?

**A:** If you want to receive a deduction for this year’s taxes, shares must be gifted in Barnabas Foundation’s brokerage account no later than December 31. Make sure to notify us of your gift, so we can ensure your shares are appropriately credited to your Stewards Fund account.

### Have Questions?

Call us at 888.448.3040 or email [info@BarnabasFoundation.com](mailto:info@BarnabasFoundation.com) to ask a planner.

## 7 SMART AND SAVVY TIPS FOR YEAR-END GIVING

As you consider plans for year-end giving, maximize the impact of your generosity by ensuring your gifts are made properly and in the most tax-effective manner.

Request your free copy of “7 Smart and Savvy Tips for Year-End Giving” by emailing [info@BarnabasFoundation.com](mailto:info@BarnabasFoundation.com).



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