

Generosity

IMPACTING GENERATIONS



ANNUAL REPORT

Abundance[®]
CANADA

Generosity changes everything

Thank You

Thank you for bringing us closer to the vision of a world where everyone lives generously. Your generosity is impacting generations.

It is an honour for our staff team to work directly with clients like you, professional advisors and other organizations in the pursuit of a better world.

Thank you to our board of directors, leadership team and staff for your commitment to our vision and guiding principles: God’s love is abundant, God gives freely, God invites us to share.

And thank you to all the generosity influencers who have shared their stories with us for this report. Your stories highlight the truth that generosity changes everything!

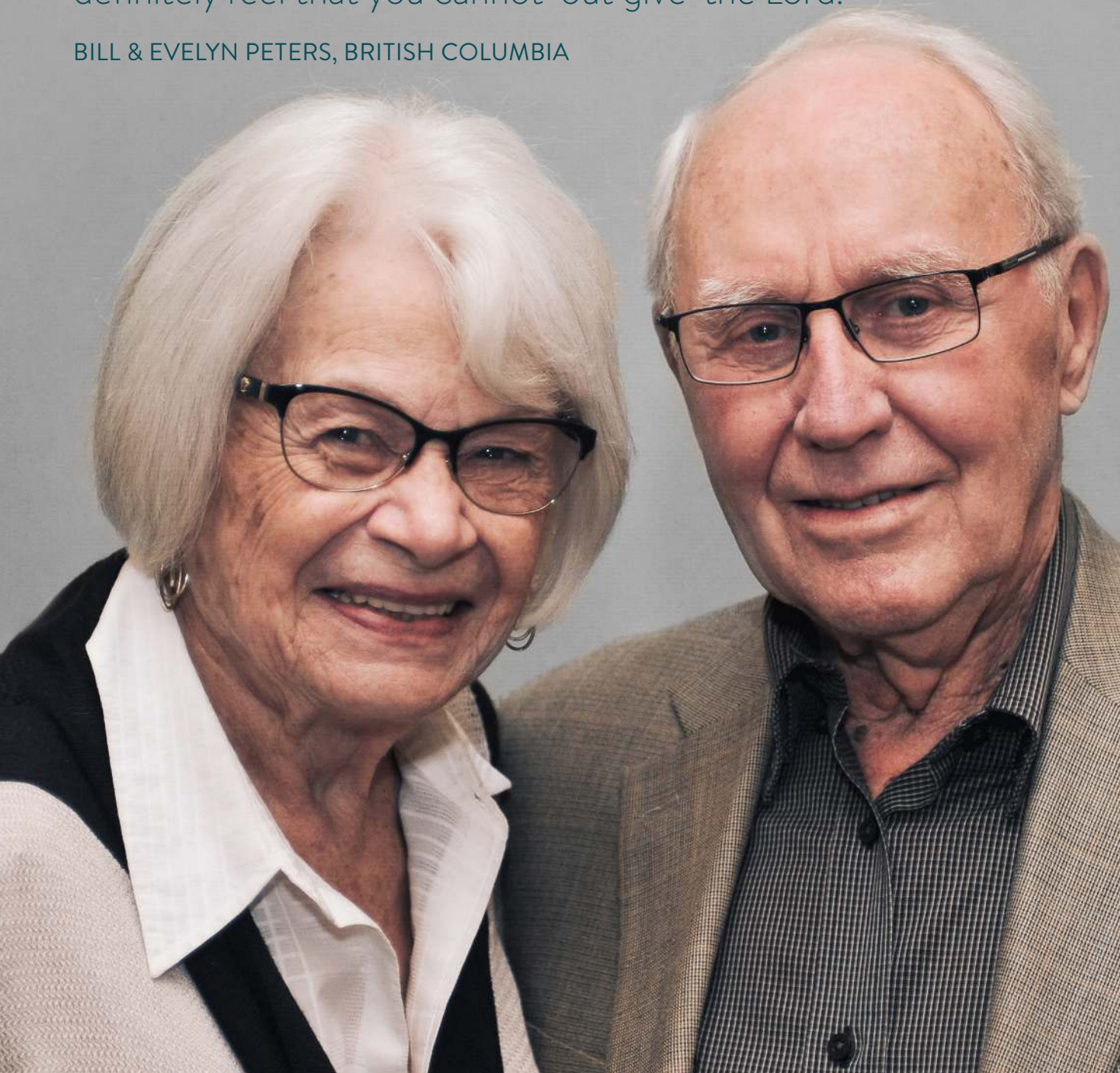


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"To be generous is one thing, but to teach it to your children is another. I used to make my offering envelope every Sunday. And I did it because my children sitting next to me would see. I definitely feel that you cannot 'out give' the Lord."

BILL & EVELYN PETERS, BRITISH COLUMBIA



An Invaluable Inheritance



Springtime is the busiest season of the year for me. Just as the weather turns nicer, it seems I have the least amount of time to take in the greening grass, the budding trees, and the returning birds. Watching one season pass into another, from the vantage point of my desk, I began to consider the legacy I'll leave after I'm gone. Financial inheritances are a fickle thing. How much does one leave to children? What amount is most helpful? Perhaps more importantly, how does one pass on values that will best serve future generations?

My wife and I believe that teaching our children to be generous is one of the most valuable gifts we can give them. Giving our time, resources, and talents to help the people and causes that need it most ultimately benefits society as a whole. How do we instill and encourage our kids to value giving? Generosity is taught by example and takes a lifetime of practice.

The example we set today is the example they [our children] will follow tomorrow.

Building our "generosity muscles" doesn't happen overnight. It starts with making small choices, such as redirecting our morning coffee money to a local charity, volunteering a few hours at an event, or giving our kids some coins to drop in the offering plate at church. Seeing the impact of giving usually makes us want to keep going – after all, giving feels good! Over time, this positive feedback loop changes in how we interact with the world and giving becomes a wonderful habit. Our

lifestyle becomes defined by generosity, and throughout this transformative process our children are watching. The example we set today is the example they will follow tomorrow.

Many young people are already choosing generosity, and I am encouraged by what I see. They are smart, they communicate well, and they are willing to share. Their acceptance of a sharing economy has led to the creation of ride sharing, crowd funding, and other grassroots initiatives with the potential for tremendous good. That willingness to share is also the seed from which widespread generosity will grow. With some encouragement, nurturing, and a good example to follow, this new generation may be the most generous we have ever known.

I have the privilege of serving an organization whose clients model generosity every day. These families span a variety of ages and stages of life, but they are all united in their commitment to give freely of what they have. I see their generous choices and marvel at the huge collective impact they are making. From young professionals opening a flexible gifting fund, to a couple donating shares, to seniors involving their grandchildren in major gift planning, they are incrementally changing the world for generations to come, and it's a wonderful thing to be a part of.

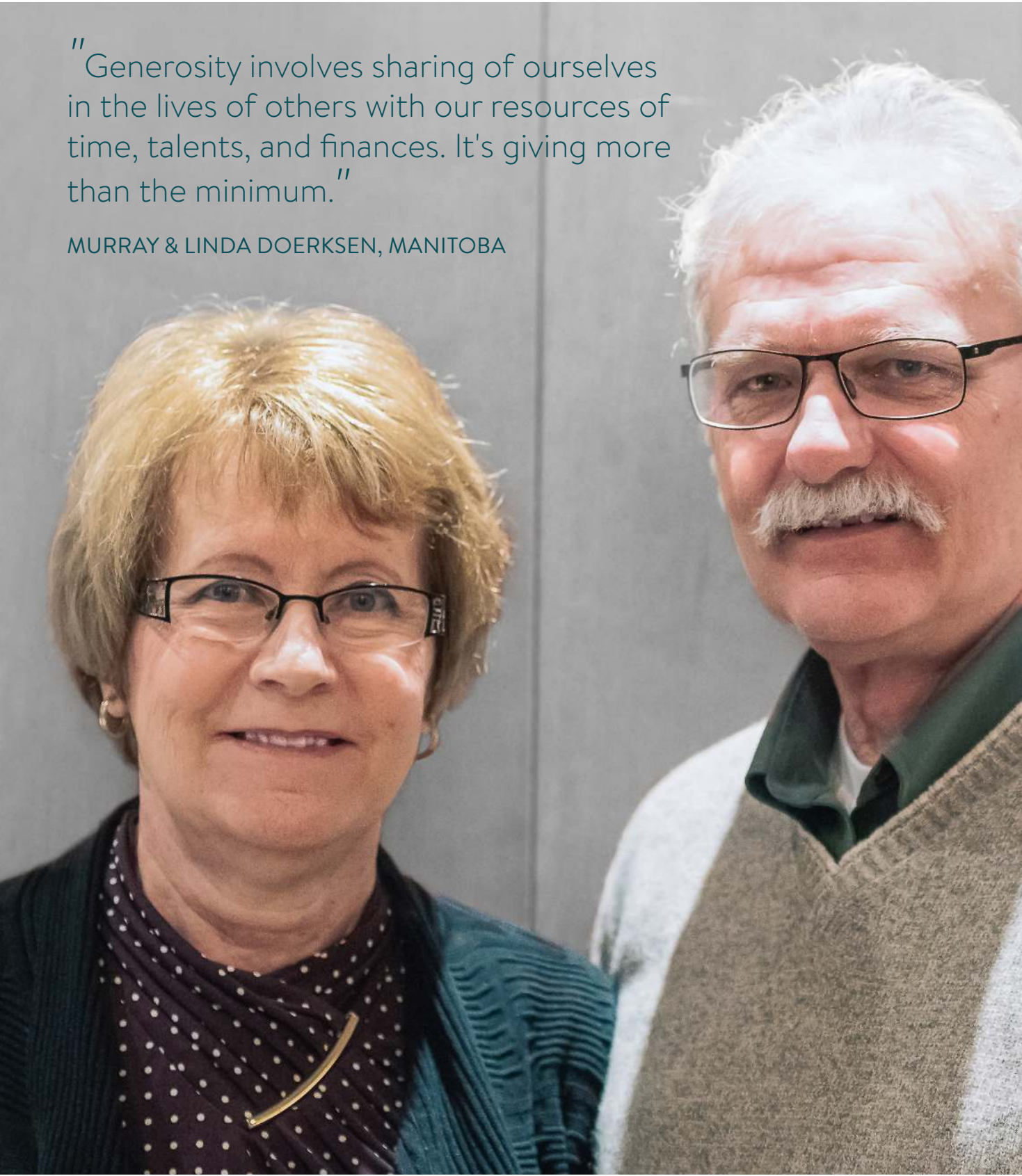
Abundance Canada envisions a world where everyone lives generously, and thanks to people like you, I believe we are well on our way.

Allister

ALLISTER PENNER
BOARD CHAIR

"Generosity involves sharing of ourselves in the lives of others with our resources of time, talents, and finances. It's giving more than the minimum."

MURRAY & LINDA DOERKSEN, MANITOBA



Increasing Canada's Ethos of Generosity



Charities play a key role in society today, and like other markets, we must evolve to keep pace with emerging trends and the needs of those we serve. We know philanthropy in Canada is changing. The list of registered Canadian charities and non-profit organizations continues to grow every year. There is certainly no shortage of opportunities for people looking to support a cause they believe in. However, the number of people donating to charity is on the decline. While donation revenue in recent years has remained constant, it is being provided by a smaller and smaller group of people. Add in the reality that Canada's donor base is aging, and it's no surprise that many charities are feeling uneasy about the future.

So where does Abundance Canada fit amidst these changing trends in philanthropy? This year, we have once again worked with generous people from all around the country. On behalf of our clients, we disbursed more than \$24.1 million in donations to 1,277 charities. I am pleased to see this level of support, and humbled that Abundance Canada can be part of their generosity. However, I also know that we need to do our part to ensure this level of generosity not only continues, but grows. How can we help steer the ethos of this country towards increased generosity? By helping grow a new generation of givers.

Today, making a charitable donation looks different than it did even a handful of years ago. Cash and cheques are less common, and more and more people are giving through online donations. Loyalty to

specific charities is shifting towards a more general devotion to causes. However, the lessons of generosity are no less relevant, and the timeless habit of charity is still developed the same way it always has been — through modelling, transparent motivations, and the experience of giving.

How can we help steer the ethos of this country towards increased generosity?

Every time you give, no matter the size of your gift, your generosity has an enormous impact. Someone is watching you. Someone is learning from you. You are modelling the importance of a generous life. People are following in your footsteps today and your example is laying the foundation for future generosity. So please, continue to be a living, breathing, manifestation of charity in your community.

I invite you to explore the stories of generous giving highlighted in this annual report. I hope they inspire you to share your own generosity story with the next generation, whether in conversation over a cup of tea or just by modelling and practising generosity together. More than 13 million young Canadians are connected, compassionate, and deeply aware of the world around them, and it is up to us to help them become the generosity leaders of tomorrow. What a wonderful opportunity!

Darren

DARREN PRIES-KLASSEN
CHIEF EXECUTIVE OFFICER

"Generosity is giving to others what you can, especially the ones that are in great need. The more you give, the more you have to give."

EVELYN GOOD, ALBERTA



2018 Results Highlight



\$24.1M

DISTRIBUTED TO CHARITIES



1,277

RECIPIENT CHARITIES



\$13.7M

DONATIONS OF STOCKS,
BONDS & MUTUAL FUNDS



\$27M

RECEIPTED DONATIONS



\$13.3M

TOTAL CASH DONATIONS

Our Cruse of Oil

CAROL & RODGER WOODS
ABUNDANCE CANADA CLIENTS

When they first married, Carol and Rodger Woods never expected their lives to become defined by generosity. “When we were twenty-eight we knew who God was in our lives and wanted to do our best, but we didn’t have this journey mapped out,” says Carol, “but I think God takes your heart from where you are and encourages you along the way.”

They settled into life in a middle-class Calgary neighbourhood. Rodger worked as an architect and Carol was a teacher. In time, they welcomed four children into the family. The young parents were eager to help their children understand that not everyone in the world enjoys the same level of wealth and prosperity. “I think they [young people] need to have a personal sense of the distribution of resources and need in the world,” says Rodger, “we were concerned that they were being exposed to just white middle-class culture.”

Around that time, a series of conflicts in Southeast Asia brought more than 60,000 refugees to Canada. Rodger and Carol decided almost immediately that they had room to help. Looking back Carol says, “It was a huge step, but we were young. What did we know about anything!” Soon, the

Woods family was sharing their home with refugees from Vietnam. “It affected our children hugely in terms of their outlook on the world...We realized the benefits and the richness of it,” says Carol, her voice reflecting the joy of the experience. “When you’re already feeding a family of six, what’s two more at the table?”

“I think they [young people] need to have a personal sense of the distribution of resources and need in the world.”

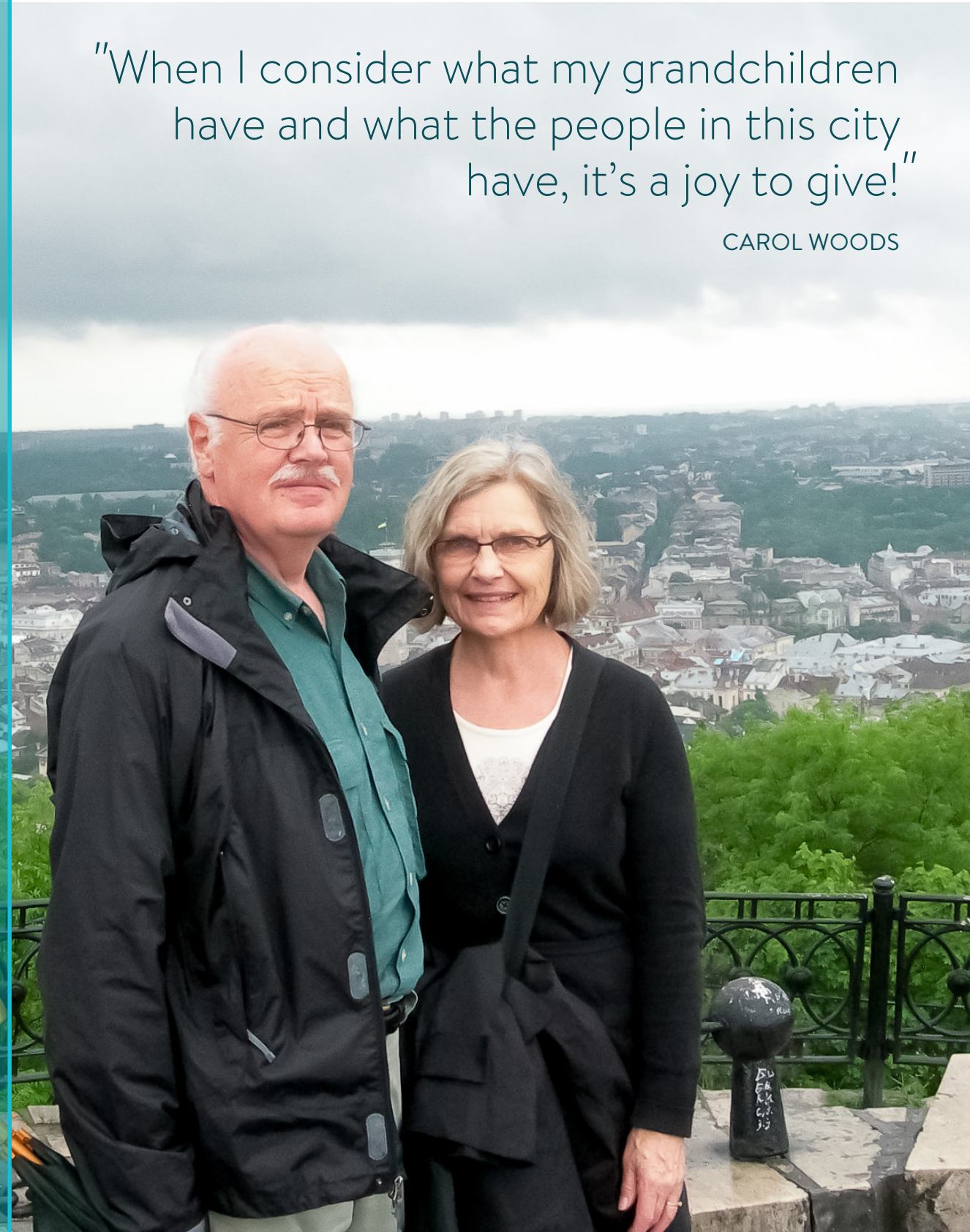
Over the years that followed, Carol and Rodger welcomed many more people into their home. “We have had dozens and dozens of young people live with us, which has been just a completely exciting and interesting vocation,” declares Rodger.

As their careers progressed and their children grew up, Rodger and Carol started looking to expand their giving. “We wanted to help projects and people who don’t normally enjoy financial support,” explains Rodger. Carol continues, “It’s much easier to raise money for a cause or project...It’s very hard to raise money for individuals...but that’s the niche we’ve looked for.” While they acknowledge there is an element of risk in their giving model, Rodger and Carol are confident in their decisions. “The key is that we have a national that we know personally [in all the projects they support overseas],” explains Carol. “It’s entirely built on trust. That’s quite unique.”

One of the various projects they have sponsored over the years is a leadership training program in Ukraine. “I don’t think it was accidental how that happened,”

“When I consider what my grandchildren have and what the people in this city have, it’s a joy to give!”

CAROL WOODS



Right photo: Carol and Rodger Woods in Lviv, Ukraine.

Left photo: Rodger and a young couple who are key players in the leadership training program in Ukraine.

cont.

muses Rodger, explaining the many happy coincidences that resulted in the opportunity. “We were at Schloss Mittersill in Austria, which at the time was an educational institution (Fellowship of Evangelical Students). This happened to be when they were shutting down their educational program, leaving several students without the opportunity to complete their degrees.” However, Rodger was friends with the head of the school and asked to be introduced to the best student.

Anatoliy, a graduate student from Ukraine, was top of his class. When Rodger learned the young man had been accepted to complete his studies at Oxford University but would not be going because he did not have enough money, he and Carol decided to help out. “We supported him, so he could finish his degree,” says Rodger.

“Generosity isn’t about rote or rules... if you can give, you have more than enough.”

After graduation, Anatoliy felt called to serve his community and moved back to Ukraine. He contacted Carol and Rodger, excited to tell them about his work establishing a program to promote responsibility and initiative in local communities. They loved the idea! Anatoliy asked if they would be willing to support his project work. The amount he was seeking seemed a little high, but Carol and Rodger loved and trusted their friend, so they agreed to figure things out. “Years ago, I bought some shares in a company,” explains Rodger, “but it didn’t pay dividends, so we decided to donate those shares to support his organization.”

When Carol and Rodger received a letter thanking them for their generosity, they were amazed to discover that what they had thought was a slightly inflated figure to support just the one person’s project work, was actually supporting the project needs of the entire staff. Twenty people! Carol and Rodger were humbled by the difference in the cost of daily life between their two countries. “The amount a person in Ukraine needs is so very different...When I consider what my grandchildren have and what the people in this city have, it’s a joy to give!” says Carol.

“We call those shares our cruse of oil,” says Rodger, referencing the Biblical story of the widow of Zarephath. She had only a small jar of oil (called a cruse in the King James text), but she agreed to use it to bake some bread for the visiting prophet Elijah. God supernaturally extended her supplies to last for several days – the flour and oil never ran out. “That is very much a metaphor of how we feel about these shares,” says Carol. “It has nothing to do with us, it just continues to have enough in it.” When they owned them, those company shares hadn’t been a high-performer and never paid any dividends. However, every year since they were donated, the shares have increased in value.

“We don’t consider ourselves so much as active givers but observers of what the Lord is doing,” says Rodger. “Generosity isn’t about rote or rules. This is just a joyful experience of how things can work economically for us and for the people we are in contact with... if you can give, you have more than enough.”

More Than a Transaction



Mennonite Foundation of Canada (now Abundance Canada) was formed on the principles of biblical stewardship and a long-standing tradition of mutual care.

The early founders were happy to share their resources for the benefit of the fledgling organization, and they felt called to use it to express their commitment as followers of Jesus. These pioneers of charitable giving founded this organization with the key objectives of facilitating charitable gifts and helping people to be generous. A passion for generosity and encouraging everyone to be generous with their financial resources has always been at the heart of our mission.

That original vision has grown over the past 45 years into who we are today as Abundance Canada. We are a Christian faith-based charitable foundation, committed to making charitable giving joyful and easy for everyone.

Our roots in the church have shaped our philosophy of giving, as well as our identity as a foundation. We are guided by the belief that God’s love is abundant, given to us freely; out of gratitude, we want to be good stewards of what we have; and out of our abundance, God invites us to share joyfully.

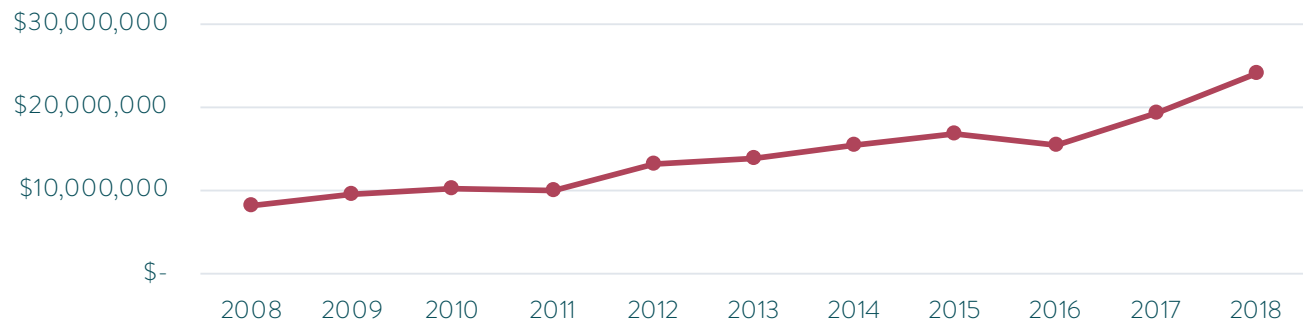
This philosophy is the foundation upon which we do our work and is reflected in the stories of our clients’ generosity. When we share our abundance, we express our values in a way that can transform the world.

You don’t have to be wealthy to make a difference. Most of us are capable of more than we know when it comes to charitable giving. We want to help you be the most effective steward of your financial resources that you can be. Your generosity can change everything. And we want to help.

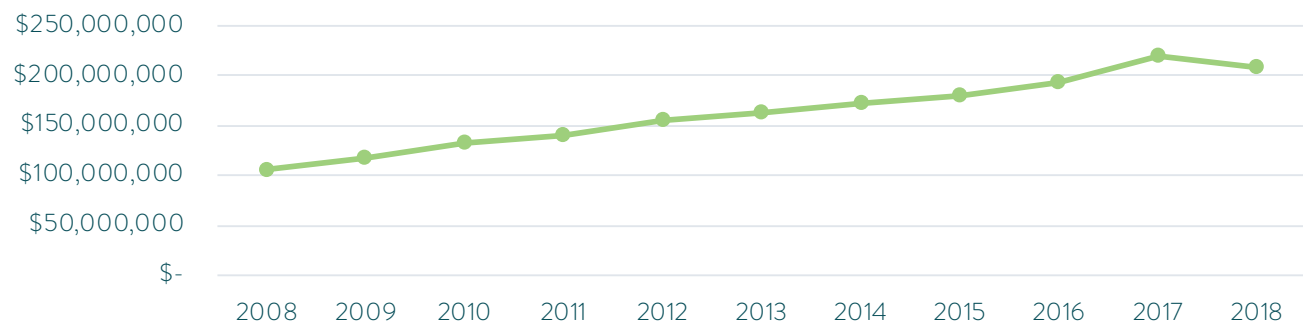
2018 Financials

AS OF DECEMBER 31, 2018

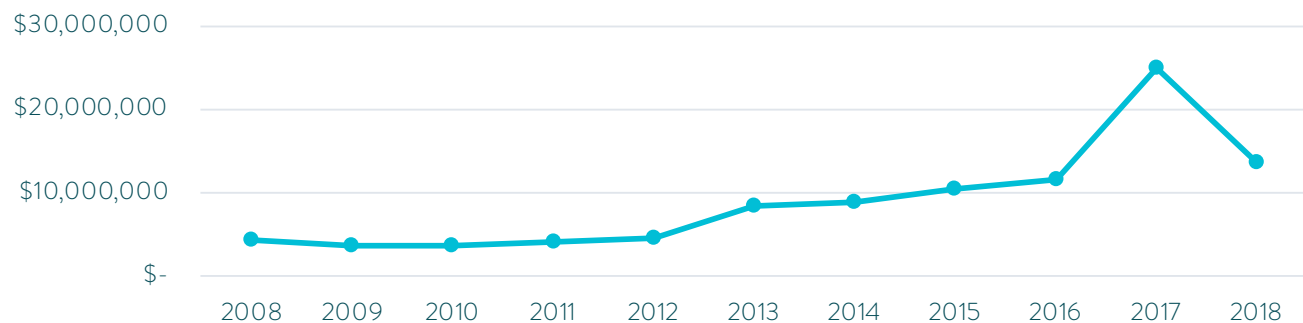
CHARITY DISTRIBUTION



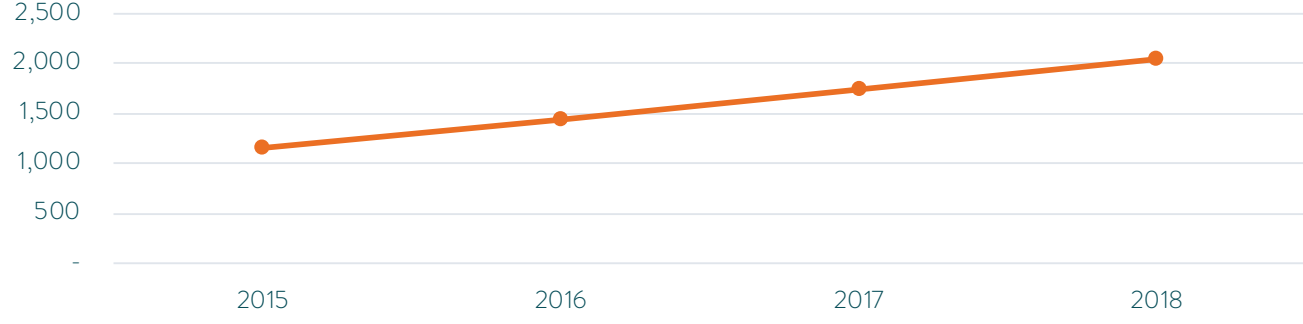
ASSETS MANAGED



SECURITIES DONATED



ACTIVE DONORS



Balance Sheet

ASSETS	2018
Investments	207,337,429
Investment Income Receivable	702,965
Capital Assets	835,986
Other Assets	125,590
Total	209,001,970
LIABILITIES	
Accounts Payable	204,752
Earnings Payable	758,491
Capital Held for Investment	
Non-Endowed Gifted Funds	81,014,717
Endowment Funds	34,392,263
Managed Funds	91,630,692
Invested in capital assets	835,986
Internally restricted funds	165,069
Total	209,001,970

Statement of Operating Activities

Investment Income	(1,329,648)
Other Income	466,607
Earnings paid/payable on funds	(4,793,247)
Operating Expenses	(3,739,594)
Operating Surplus	190,612
Unrealized losses in fixed income portfolio allocated to General Reserve Fund	(1,008,861)
Change in Unrestricted Net Assets	(818,249)
Distributions to Charity for the year	24,118,122

The Business of Generous Giving

STEVE BRANDT
ABUNDANCE CANADA CLIENT

As a young entrepreneur, Steve Brandt didn't spend a lot of time thinking about how he could be generous. He had grown up in a Christian home and during that time had seen his parents give faithfully to their local church and to those in need. However, starting a livestock transportation business from scratch took so much time, energy, and resources that by the end of each day, he often felt like he had nothing left to give.

Amidst the daily grind of running a business, Steve remembered the example his parents had set for him. "When my parents were going through difficult times, giving was still highlighted in their lives and that inspired me." As a Christian, Steve wanted to do more and began seeking opportunities to give back to those less fortunate. When the business took off, he was excited at the prospect of using his entrepreneurial abilities and passion to help others. He prayed for guidance, and soon established a new definition of success for his company: to be a conduit of generosity.

...the end goal of the business was to give generously from the profits they made.

Steve began directing a portion of his business profits towards charitable donations. At first, this was a personal response rooted in his Christian faith. However, Steve soon seized the opportunity to model generosity and invited his

executive team to be part of the giving process. He wanted them to understand that beyond the goals of making profit, an additional goal for the business was to give generously from the profits they made. He was delighted when his colleagues responded enthusiastically.

Word spread within the company, and everyone embraced the idea that contributing to the success of the business meant so much more than the bottom line. Giving back has become an important part of the corporate culture, and the generosity Steve models is not just financial. He volunteers at his local church and on the board of a charity that helps girls in Haiti escape a life of slavery and sexual exploitation. He also encourages his colleagues to volunteer with the organizations that mean the most to them.

Steve has always included his faith in deciding where to give, and over the years he is grateful to have had providential experiences. One time, a good friend told him about a charity in Africa that could use some support. "I had never heard of this group before, but agreed to consider helping them out," remembers Steve. He prayed about the organization and the opportunity. "I was prompted with giving a certain dollar figure and so, I sent an email out."

Unbeknownst to Steve, at that very moment many miles away, the charity was also praying about their funding needs. Steve's email reached the group within minutes of their prayer meeting

"I believe we are giving back what is God's anyways."

STEVE BRANDT



Above photo: Steve sits with some girls during a trip to the Solomon Islands.
Next page photo: A team prays for a woman during an outreach trip that Steve participated on.

cont.

finishing, and the dollar figure matched the amount they needed. “It was a huge encouragement,” says Steve. “Giving is always the most rewarding when both parties are looking to God for something and it comes together.”

Today, generosity is a defining feature of Steve’s company.

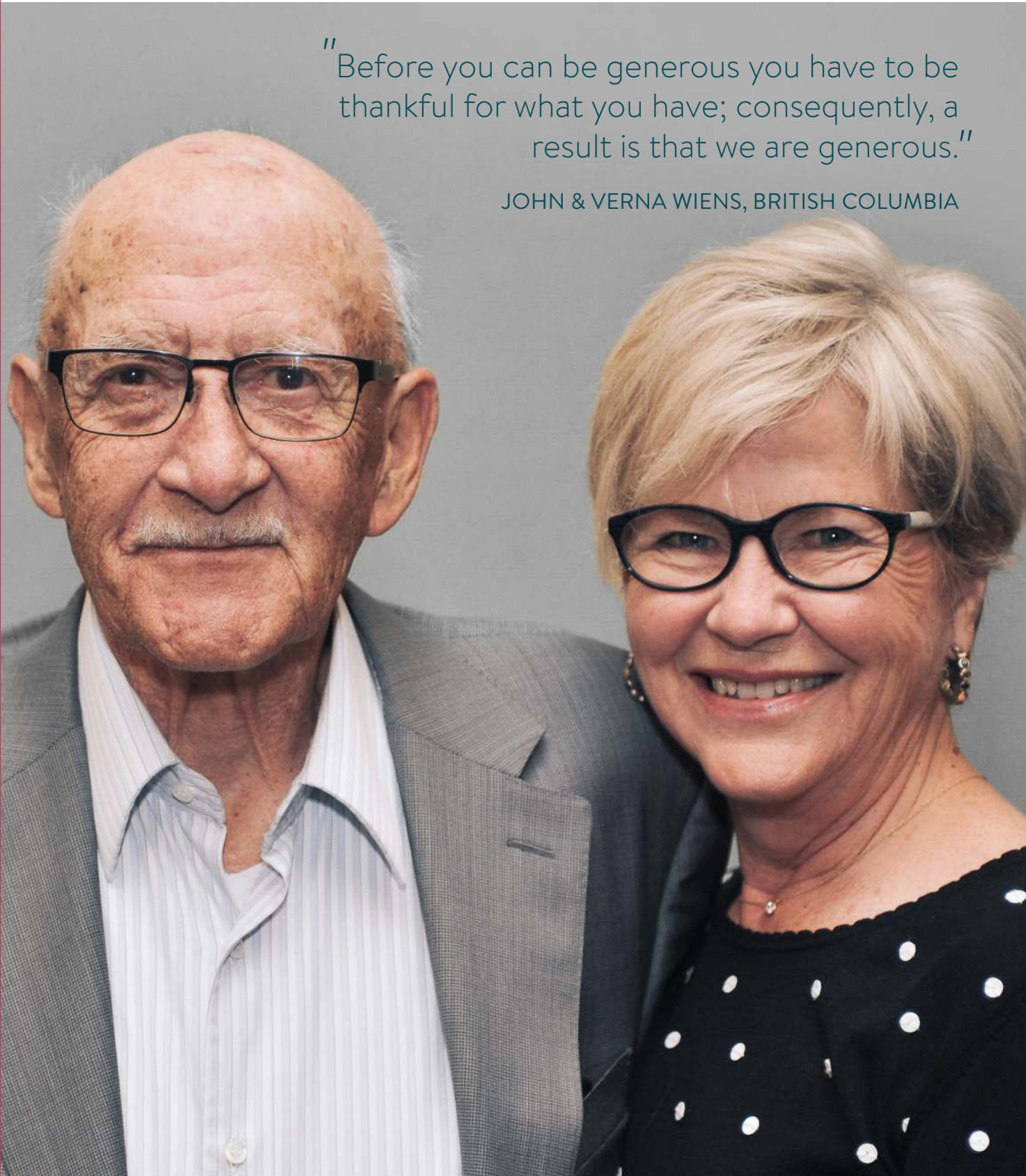
Steve says that for him, prayer is often just as critical as analyzing balance sheets when making giving decisions. “I believe we’re giving back what is God’s anyways,” he says. Once the decision is made, working with Abundance Canada makes the donation process simple. “It is very convenient to send a quick email, provide recommendations on where I want the giving to go, and Abundance takes care of it.”

Steve is passionate about leveraging his success in the business world to give back to the community and help

others. He keeps a keen eye out for new opportunities to give generously. “I trust that God will guide me to give to the right people at the right time,” he says.

Generosity is a defining feature of Steve’s company. It permeates all aspects of the business; dealing with clients, extending the best care for the animals they transport, managing environmental impact, and establishing corporate policies and programs, such as sponsoring summer camp tuition for the employees’ children and their friends.

As the owner of a successful livestock transportation company in Canada, Steve’s commitment to generosity is modelling giving for clients, colleagues, and his community. A successful business and generous charitable giving can really be two sides of the same valuable coin.



“Before you can be generous you have to be thankful for what you have; consequently, a result is that we are generous.”

JOHN & VERNA WIENS, BRITISH COLUMBIA

Generosity from Generation to Generation

RICK BRAUN-JANZEN
DIRECTOR OF FINANCE

Canadians are generous givers – the third most generous in the world when charitable giving is expressed as a percentage of GDP¹. However, the face of charitable giving in Canada is changing. According to the latest report², in 2014 approximately 30% fewer tax-filers claimed charitable donations compared to the highest year on record (1990). At the same time, the average amount claimed has nearly doubled. It should be noted that in 1990 only 29.5% of tax-filers claimed charitable donations and the average amount claimed was \$887. Generous people are giving more. However, there are fewer people giving. The trend is clear. Charities now rely on a shrinking number of donors to fund the important work that they do.

The Baby Boomers³ peak donation rate (29.7% in 2005) was lower than the peak donation rate of all earlier generations on record⁴. Gen-Xers⁵ are now approaching their prime giving years and, although their average donations are increasing, research suggests this downward trend in peak donation rates will continue to accelerate for both Gen X and the Millennials⁶.

Millennials will soon become the largest segment of the Canadian population.

Canada's population is getting older and so are the donors. In 1985 the median age of Canadians was 30.6 years; by 2014 that had increased to 40.4 years. The bulk of donations receipted in Canada in 2014

were given by people aged 50 and older. They accounted for almost three quarters of all donations, with 30% of total donations coming from people older than 70.

These statistics could indicate that the charitable sector's best days are in the rear-view mirror. However, the future is not without hope.

Currently, Millennials and Boomers account for more than half of the Canadian population (Millennials 27%, Boomers 28%). Millennials will soon become the largest segment of the Canadian population. Researchers claim that the future giving habits of this generation are one of the most significant uncertainties regarding the future of donations in our country⁷.

These young adults have a global and multicultural perspective in their giving and living choices, and they want to make a difference. They are less committed to supporting a specific charity and more likely to support institutions that address the causes they care about. It is critical that they trust the organizations to which they are donating, and that the charity has a compelling mission or cause⁸. When these boxes are checked, Millennials and their Generation Z⁹ peers are passionate about the causes they support. With their numbers and their passion, these generations represent an unprecedented potential for giving – we just need to find the spark that will set their generosity ablaze.

The statistics quoted in this article indicate that there is much research being done on birth cohorts and generational



cont.

giving trends, and the conclusions are often less than optimistic. My experience at Abundance Canada tells a different story. Every day, I have the privilege of seeing intergenerational generosity in action. We work with people across all birth cohorts; from the Silent Generation through to Millennials and Gen Z, helping them put their generosity plans into action. This gives me great hope. Our clients are building a legacy of generosity that flows from generation to generation, and I can't wait to see what the future holds.

FOOTNOTES

1. *30 Years of Giving in Canada*, 2018, Rideau Hall Foundation and Imagine Canada
2. *30 Years of Giving in Canada*, 2018, Rideau Hall Foundation and Imagine Canada
3. Born between 1946 and 1965
4. *30 Years of Giving in Canada*, 2018, Rideau Hall Foundation and Imagine Canada
5. Born between 1966 and 1980
6. Born between 1981 and 1996
7. *30 Years of Giving in Canada*, 2018, Rideau Hall Foundation and Imagine Canada
8. *The Millennial Generation Research Review*, 2012, National Chamber Foundation
9. Born 1997 and later



Margin for Mission

Generosity has a transformative power that goes beyond philanthropy. More than just something done impulsively to support a disaster or a special appeal, generosity is an active choice that guides our lives, rooted in our gratitude for the ability to share our abundance with others.

When we give, we are not only writing chapters of our own story, but we are also leaving an indelible mark on the story of humankind. We are helping to shape the future for generations to come.

Abundance Canada is a pioneer in helping people with their planned generosity. Our mission, from day one, is to inspire and encourage people to be generous, assist them in developing a generosity plan and help them implement that plan.

Over the past 45 years, we have walked with tens of thousands of people on their generosity journeys providing professional advice, valuable resources, and personalized solutions that enable them to amplify their giving efficiently and effectively throughout every stage of life.

We offer many of our services at no charge, however without margin we could not accomplish our mission. Our margin for mission is supported from three sources:

- + a portion of the annual earnings of investments under management;
- + a small donation of the proceeds of sales from gifts of securities;
- + and donations made directly to Abundance Canada by people who support our mission.



In 2018, clients and supporters of Abundance Canada donated \$267,206 to our work. These generous gifts directly support the mission of Abundance Canada by providing funding for continued delivery of resources and services to our clients.

We are honoured to serve our clients! On their behalf, we distributed \$24.1 million to 1,277 charities across Canada in 2018. This is an increase of 22% on distribution to charity from the previous year and is indicative of our continued growth.

Our growth brings value that stretches beyond the organization itself! Growth means more people are being generous, and more money is going to the charitable organizations they support. As a result, these organizations can continue to do their important work, which ultimately benefits us all.

Abundance Canada will continue to nurture and maintain the relationships we have with existing clients while working hard to build new ones and stay true to our core belief that generosity is for everyone and generosity changes everything.

Thank you for your continued support and for choosing us to be a part of your generosity.

Leading by Example

SHERRI GROSZ

GIFT PLANNING CONSULTANT

I recently read an article profiling a high school in Ontario that has begun to offer “adulting” classes¹. The course focuses on practical life skills we assume children should know how to do, but that many have never been taught. Checking the oil in a car. Cooking a healthy meal. Sewing on a button. Managing a credit card. I wonder if the developers of the curriculum might also add charitable giving to that list.

Like many of my generation, I was taught it’s rude to talk about money and charitable giving because it might turn into boasting. However, I have come to realize that if we want our children to be generous, we need to give them a chance to learn about giving. Sure, it’s a good thing when they see us donating to a charity, but the advent of automatic withdrawals and digital donations has made giving somewhat invisible.

Young people are much more likely to learn from our example if they understand the values that drive our giving choices.

When I was a child, I saw cash being placed in the collection plate, something fewer and fewer young people witness today. We can’t assume they know, we need to share how we prioritize giving in our household budget and why we choose to support the charities we do. Young people are much more likely to learn from our example if they understand the values that drive our giving choices.

As I look around my community, I am thrilled to see the many ways people are actively planting the seeds of generosity

with their children and grandchildren. Several neighbourhood children have handed out birthday party invitations asking for donations to their favourite charity in lieu of gifts. The family that lives down the street collected and distributed snowsuits to new Canadians. A group of teens went door to door shovelling snow this winter asking nothing in return.

There are so many possibilities to get the whole family involved in giving time, money, and talents. Before you donate to charities and causes, you can explore the charity’s website together and talk about why you want to give, or if you’ve received a fundraising appeal you can read and discuss it together. When you’re ready to donate, you can let your younger children click the ‘donate’ button or seal the envelope and drop it into the mailbox. Encourage older children and teens to navigate the online donation process and ask if they want to throw a bit of their own money into the mix. Spend “family time” volunteering at your church, the community centre, or another charity of your choice.

As children get older, you can encourage them to investigate causes or charities they are passionate about. Many charities welcome young volunteers, so there are lots of opportunities for young people to practice generosity. Those who see generous giving as a normal part of everyday life are much more likely to grow into making generous choices of their own.

I am so excited when I see Abundance Canada clients involving their children, and grandchildren, in their charitable giving. Some people invite the whole family to get together and participate in the giving



decisions, sharing and discussing their values throughout the process.

One couple designates a portion of their annual giving as “next generation dollars”. The younger members of the family are tasked with researching various potential causes, selecting a recipient, and presenting their choice for funding. Another family encourages everyone - seniors, adult children, grandchildren - to contribute what they can to an Abundance Canada flexible gifting fund and then meets quarterly to review reports and letters they have received from the various charities that have been supported by this fund. Yet another Abundance Canada client arranged for their whole family to volunteer together at the shelter they were supporting and see firsthand the impact of their generosity. And still another client named Abundance

Canada in his will to establish a flexible gifting fund. Now three generations of his family come together each year to distribute funds in his memory. What a wonderful way to carry on his spirit of generosity.

The wisdom of Proverbs suggests that we should, “Start children off on the way they should go, and even when they are old, they will not turn from it” (Proverbs 22:6 NIV). Giving is a learned behaviour, and inspiring generous givers is something each of us can be a part of. The young people in our lives are watching us and will remember the things we say and do long after we are gone. Whether we are aunts, uncles, neighbours, parents, or grandparents, we are all in a position to help pass on the important life skill of generosity.

1. Dodge, Amy. (2019, May 1). High School Holds ‘Adulting’ Classes”. CBC News.

Leadership

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Peter Dryden
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Cathy Dyck
Administrative
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