



Next Steps!

We ask you to consider prayerfully opportunities to strengthen our faith community.

“O Lord our creator, by your holy prophet you taught your ancient people to seek the welfare of the cities in which they lived.

We commend our neighbourhood to your care, that it might be kept free from social strife and decay. Give us strength of purpose and concern for others, that we may create here a community of justice and peace where your will may be done; through your Son **Jesus Christ** our Lord.”

Our office can provide you with additional information.

Christian Stewardship & Spiritual Growth

God has abundantly blessed every one of us. Our calling as God's people is to use God's gifts for the building up of people and for the benefit of God's world. Planned gifts are an important way to share our gifts, helping to ensure the future of our church and its mission. Whether you choose to make a planned gift now or later, we encourage you to learn more about planned giving. By returning to God what is God's and contributing to God's work in the world, we grow spiritually while helping others.

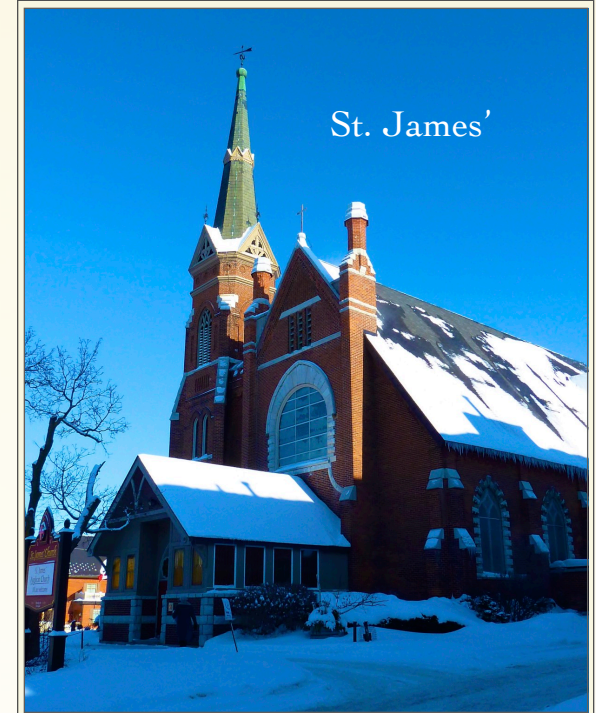
Planned gifts can be directed to support your parish, the diocese or the national church.

St. James' Anglican Church

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ST. JAMES'

PLANNED GIVING



*TO SERVE AND SHARE
JESUS CHRIST*

DISCOVER HOW
PLANNED GIFTS CAN
STRENGTHEN OUR
FAITH COMMUNITY

What is Planned Giving?

A planned gift is a gift deferred

– a way of expressing your wishes now about how your resources are to be used later. A planned gift is a commitment made to protect those you love – and an opportunity to benefit St. James' Anglican Church for generations to come.

Planned giving is not separate from Christian Stewardship, but is rather an important part of it. Planned giving offers ways – over and above our regular support to the on-going work of St. James' Anglican Church – to share God's gifts with others, and to grow spiritually as we live out our vocations and ministries within the mission of the Church.

Ways to Give

There are many types of planned gifts. A gift plan that works for one individual or family may not work for another, because the make-up of estates or accumulated assets is as different as the households themselves. The good news is that federal law provides the means for donors to direct the taxable portion of their estates to benefit the community and St. James' Anglican Church. Some gift planning vehicles will benefit the Church now, giving an immediate tax credit. Others will benefit the Church later, with a tax credit accruing to the donor's estate.

Bequest in your Will

A gift made in your will – the most common form of deferred gift – provides tax relief to your estate, while ensuring that your commitment to the life of the Church lasts beyond your lifetime. Care should be taken to ensure that the form and purpose of your gift are clear. The diocesan Stewardship Development Office can advise on the appropriate wording of a bequest. A lawyer's services are recommended for the making of a will.

Life Insurance

Life Insurance often allows you to make a larger gift than you might otherwise be able to make. You can assign a paid-up policy for which you have no further need, or obtain a new policy, naming St. James' Anglican Church as beneficiary. By assigning ownership to the Church, you receive a tax credit for the cash surrender value and all future premiums. Naming the Church as your beneficiary will give tax benefits to your estate.

Gift Annuities

Gift and "Gift Plus" Annuities are available through the National Church. They provide guaranteed income during your lifetime and a gift of money to St. James' Anglican Church at your death. In the case of "Gift Plus" Annuities, this gift is immediate. A portion of the annual income will be tax-free, depending on your situation at the time of your gift.

Individuals with substantial assets may wish to donate a portion of them to St. James', while retaining use during their lifetime. Besides cash and investment holdings, these assets may include property such as real estate or art. Gift arrangements of this type require very careful planning with professional assistance.

Gifts of Appreciated Securities

People who have made significant capital gains from investments are often faced with large tax burdens when they sell them. By donating securities to the Church, your charitable objectives can be addressed and your tax burden reduced.

Recent changes in tax law have made this type of gift very attractive to donors.

"Above all, maintain constant love for one another, for love covers a multitude of sins. Be hospitable to one another without complaining. Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received."

1 Peter 4:8-10