



Kensington Presbyterian Church

Looking Forward

November 21, 2021

WELCOME, during these times of physical isolation we are putting out these worship services that you can do at home.¹ This doesn't mean you have to do them alone. You can invite those who live with you, or connect with others through the phone or computer, or even in small groups outside.

If you have any prayer requests, ideas, or just want to talk, please reach out to your elder or Rev. Peter (Peter@Kensingtonchurch.ca)



Offas Dyke path - John Swinburne

Contacts

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¹ note: that the footnotes are not as thorough as an academic paper.

Announcements

Clicking on or tapping blue text will take you to a web-site

Re-opening: We are pleased that we will now be able to sing in the building, as well as over Zoom, YouTube, and with the Text.

Sunday School: is available every week for those who are interested.

What's Advent?? Saturday, Nov. 27 10 am - 1 pm over Zoom
 Join our student minister Alex Plant for an exploration of Advent.

New Music Director: we are pleased to announce that Zoé Dupont-Foisy. She brings experience as a choral conductor and involvement in churches. While you may not remember her name, she's also been leading our music on Sunday morning.

Joseph Ragbir: We are pleased to share that Joe has been certified by the Presbytery as a 'Candidate for Ministry'. He is hoping to start his studies in September at our seminary in Vancouver.

Prayer Group: Thursdays at 9:15 a.m. in 3500 Benny Av (off the Benny Farm Courtyard). Please let Rev. Peter if you would like to join with zoom and this can be arranged.

Art Contest: Christian Courier is inviting submissions inspired by the words map & mend. This is for all ages (with two categories 19+, 18 and under). Two samples on pgs 8 & 12. To enter, send a photo and some details by Dec. 1st. (the prizes look good) Details are found here: www.christiancourier.ca/contest

New Hope: is added two new workshops. One on being compassionate with yourself and others. The other is helping artist Carolina Echeverria embroider a creation.

Calendar: Howie Dealove is selling church calendars to raise money for the Women's Missionary Society (WMS). Let us know if you're interested.

Various ideas, prayers and stories have been adapted
from material provided by the national office,
primarily written by the Rev Lara Scholey (St. Columba by the Lake).



Approaching God



Lighting of the Christ Candle
Jésus Christ est la lumière du monde.
Jesus Christ is the light of the world.



Call to worship

Let us praise the One
who has filled the world with blessings!

**Let us sing to the Creator
who has filled our lives with joy.**

Troubles come upon us,
unexpected opportunities cross our paths,

**But we step forward in faith,
sharing our gifts.**

♪ Hymn: God who gives to life its goodness.....pg 9 (334)

www.youtube.com/watch?v=UpCS7f2BKwk



Prayer of Approach

You are eternal and your truth is the same yesterday, today and
tomorrow;

and yet you are new each day and you breathe life into what is
tired and stale.

You have created us and this world we inhabit, and out of your
generosity, all things live and move and have their being.

You are the one we turn to in good times and in bad for
Your wisdom, truth, grace and reconciling love; and so we praise
you as Creator, Christ and Spirit.

You touch our lives in many ways
And we move through life
understanding more about your blessings
and your grace in the world and in our lives.
In the silence now, we reflect on your many gifts to us

(Time of silence)

**God of mercy,
In recalling all that you are and all you have done,
We remember who we are and what we have done.
We admit that at times
we pull away from being generous.
We are hesitant to share our gifts.
We are unsure about the path ahead.
Guide us and give us courage,
we pray in Jesus's name, the Lord of love and life,
Amen.**



Assurance of Pardon

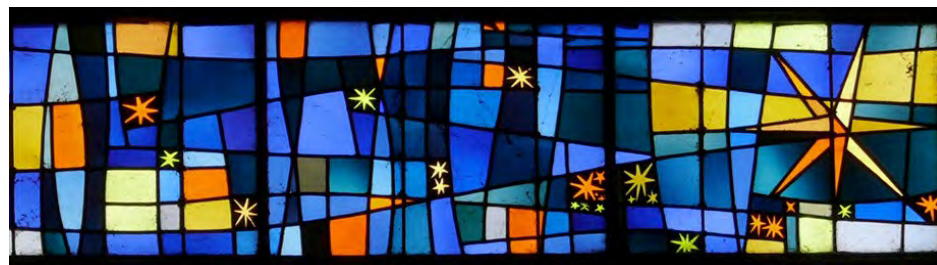
Hear the good news!

Through Christ, we are forgiven.


Dare to believe in this gift of a new beginning.

Continue the journey and be at peace.

Know that you are forgiven
and live into God's peace.



Heavenly Window - Villeneuve sur Lot


 Lord's prayer (feel free to use another version/translation)
Let us take a moment to pray the prayer that Jesus teaches us.


**Our Father in heaven,
hallowed be your name,
your kingdom come,
your will be done, on earth as it is in heaven.
Give us today our daily bread.
Forgive us our sins
as we forgive those who sin against us.
Save us from the time of trial
and deliver us from evil.
For the kingdom, the power,
and the glory are yours
Amen.**



Listening to God

♪ Hymn: Blest are they.....pg 10 (624)
www.youtube.com/watch?v=FV8nrwJG1-w


 Prayer for Illumination
O God, please open our hearts and minds
by the power of your Holy Spirit,
that as the Scriptures are read
and your Word is proclaimed,
we may be moved by what you are saying to us today.
Amen.²

 Intro to the readings

- Our first passage is from Isaiah, and we will be using it like a psalm.
- The second is from a letter Paul wrote to the church in

Philippi. What's the point he's trying to make?

- In our last reading Jesus is talking about blessings. Do you think the people he's talking about feel blessed?

 Reading: Please look up the passages in your own Bible,³ or click on the name to be taken to an online version.
[Isaiah 43](#): 18-21
[Philippians 3](#): 4a-14
[Matthew 5](#): 1-10



Sermon: Looking Forward

Dear Lord, please bless these words
and the meditations of our hearts.⁴ Amen.

Do you remember going on road trips with your family? As she was growing up, a friend of mine found them quite frustrating. There are two philosophies that can guide these road trips. One is about getting to the destination. That's what she looked forward to - getting to Disney World or wherever they were supposed to be going. Her father followed the other philosophy - that it's more about the journey. He'd prefer to stay off the big highways and stop whenever there was something interesting. Both of them were looking forward to things... just in different ways.

Regardless of which approach you have to vacations - or life - there are some basic truths for everyone. It moves forwards.

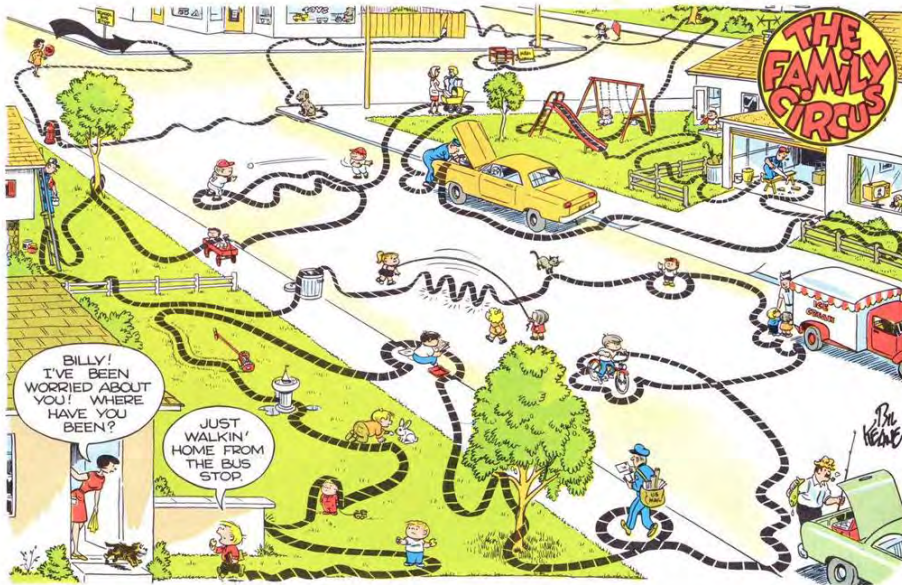
You can spend the summer on the back porch of a cottage, and while you may not move, the view will change as bushes and trees bloom and grow. The greens will start off bright, then darken, then shift to yellows and oranges. Life still always moves on.

³ If you'd like a new Bible with helpful notes, I recommend the 'Life with God Bible' NRSV from Renovaré. ISBN 0061834963

or for the more academically inclined, The New Oxford Study Bible NRSV

⁴ Psalm 19:14

² adapted from Worship Sourcebook 3.1.28



Billy Walking home - Bil Keane

Paul is somebody in the Bible who journeyed a lot. In many ways he can be considered radical, but in this discussion he was balanced. If you look at a map of his journeys, they're pretty meandering. Whenever there's an interesting opportunity, he takes that route. Sometimes he stops because life interferes, such as bad weather, but more often it's by being stuck in jail. A good chunk of the Newer Testament is letters that he wrote back to places he'd been, but they're not about the past. There's suggestions of fond relationships, but we don't have nostalgic reminiscences. Instead there is the hope of continuing relationships. Mostly, his letters are about helping struggling churches get unstuck and move forward. Through it all, Paul was always looking forward.

Our passage from his letter to the church in Philippi is a good example. It's one he wrote while in prison. In the section we heard today he points out that he comes from good stock and should be able to just ride the coat tails of his family legacy... but

he's not about living backwards. Eugene Peterson translated Paul's words like this, "I'm not saying that I have this all together, that I have it made. But I am well on my way, reaching out for Christ, who has so wondrously reached out for me. Friends, don't get me wrong: By no means do I count myself an expert in all of this, but I've got my eye on the goal, where God is beckoning us onward – to Jesus. I'm off and running, and I'm not turning back." (Philippians 3: 12-14 in The Message)

There are many ways to move forward and not turn back. The national church has suggested that today we focus on one collection of ways that most people don't like to talk about - money. In this case, not about weekly donations or tithing, but about planned or legacy gifts. They are more intentional than your weekly offering and generally come from savings or accumulated resources. They often have special tax benefits and require planning to give. And they generally support ministry that is forward-thinking.

The most common type of legacy gift comes to the church after a person dies through money left in a will, a gift from life insurance, or a charitable gift annuity⁵. However, a planned gift can also be given when a person is alive. Personal investments like stocks, bonds or mutual funds, or a piece of property can all be used to support ministry as the congregation journeys into the future.

Planned gifts can have a big impact on communities. These gifts might allow a congregation to go ahead with a ministry or special project that they wouldn't otherwise have been able to do. The legacy of that investment in ministry may be felt for generations to come.

⁵ as I understand it, a gift annuity is when you give an amount for the church to invest, and they give you a guarantied income off of it while you are alive.

An example is the room I'm standing in - Knox Hall. About 20 years ago there was the realization that the future of this room was going to be different from its past and this room was renovated. The windows were replaced, lights were repurposed from Kensington Hall (upside-down), painting was done, a new curtain for the stage, and this beautiful wood floor was discovered and excavated from under the linoleum. As you can imagine, this was not cheap. It was not something that easily fits into the normal budget - but thankfully Thelma Adams left money in her will that helped cover the costs. While they didn't know this space would become our Sanctuary, this legacy helped prepare the way for this future.



Another example comes from Bethel Presbyterian Church in Scotsburn, Nova Scotia. They had a dream to hire a part-time Christian Education Worker. The congregation was blessed with a growing number of babies and children. They became accustomed to the delightful sounds of young voices during worship - children singing, asking questions, standing on pews so they could see during the service. This medium-sized, rural congregation realized they needed more resources, but some people said a new staff person was



unrealistic. The Session created a fund for Christian education and invited people to give, while applying for a grant so the Christian educator could start right away. They renovated the nursery and restarted an afterschool program that they'd been wanting to renew for a long time. Children and youth in the church and community were served and spiritually nourished as they grew.

A planned gift doesn't have to be big - when given in faith, and joined with the gifts of others, small gifts can make a big difference. Bethel's fund, which began in 2004 with a donation of a few thousand dollars, grew to over \$100,000 in two years. Over the years, contributions have ranged from \$40 to a gift of securities worth over \$25 000! Many have supported the fund by giving the gift of time to help with the fundraising efforts. The Sunday School and afterschool fundraisers, along with initial donations, really helped start the momentum and the children of the church made cards to say

thank you. The fund grew enough to invest in the PCC's consolidated fund and continued to support the Christian educator part-time once the special grant was done.

As the years go by, people continue to support the fund through gifts of stock and legacy gifts in their wills because they value outreach and ministry to children and youth and

want it to continue. A Christian educator faithfully serves Bethel to this day, sharing God's love and reaching out to the community. Children who were toddlers when the new ministry began are heading to university this year!

These are examples of blessings offered out of blessings received. Does this describe you? Do you recognize your blessings? Jesus reminds us in today's gospel passage that we are all blessed - and if you look at the examples, I suspect many of those he names didn't feel like it at the time: those who are poor in spirit, who mourn, who hunger for righteousness, etc.

And, of course, blessings are not always in money. We are also blessed in other aspects. Perhaps you are blessed with time, or connections, or family, or talents such as organization or woodworking or prayer or music. God entrusts us with these gifts and invites us to invest them in the future ministry of the church.

Sometimes using the gifts we have is spontaneous, but not usually with Presbyterians. We prefer planning and discussion and committees. There are strengths in this, because when we step forward we do so together.

One of the challenges is that life doesn't always follow the journey we plan - and it's helpful to have others journeying with you. Sometimes it's because an interesting opportunity comes along, and sometimes something pushes our journey along a different route. It's impossible to know the details of our journey, as a congregation or individually.

But we do well when we remember our blessings, and when we remember Paul's example. He adapted to what life brought him as he continues to looking forward to Jesus, and doing all he could to help others do the same - and what a legacy he left!

Thanks be to God. Amen.



Responding to God

♪ Hymn: God, whose giving knows no endingpg 11 (663)
www.youtube.com/watch?v=AUKNNdpMdh8

☞ FaithTalk: These are some questions for you to discuss with somebody... or many somebodies. This week they are a little more personal than usual. Do what you feel safe (and practice stretching a little).

Etching: How was faith shared with you when you were young?

Memories: Have you heard any inspiring stories of people supporting the future of others?

Wonder: Wonder what the future focus of Kensington could be. How could this be prepared for? supported?

Values: What ministries do you value? do you feel is important?

✦ Spirit Sighting

There's a couple of the usual sort of Spirit Sightings in the sermon. This is the children's story that was included in the resources from the National Office. While the kids still spending the whole time in the other hall, I still wanted to share it with you. It's by Heather Chappell. If you call the National Office to talk about planned giving, you may talk with her.

Simon is 85 years old. In the summer, he likes to sit outside under the shade of a big, old apple tree. In the fall, he likes to eat the apples that grow on the tree and share them with his neighbours. Birds and worms and wasps and squirrels and raccoons also eat the apples, after they fall to the ground. When the tree grows flowers in the spring, bees take the nectar to make honey.

Simon's grandma had a big, old apple tree, too. She made apple pies and apple sauce and a special caramel apple upside-

down cake. She shared them at church and with her neighbours and family and friends. When Simon was five years old, he sat under the shade of her apple tree and dreamed of having a tree of his very own. One day, his grandma gave him a seed from one of her apples, and her recipe for the upside-down cake. She told him that when she was about five, her grandfather gave her a seed from one of HIS apples, and she planted it and grew the very tree that Simon was sitting under.

Simon took the special seed home and planted it in his backyard. He watered it, and watched it, and soon it started to grow. It grew and grew and grew. And Simon grew too! When Simon was 10, the tree started to produce apples. He was so excited. He brought some to school to share with his friends and told them the story of his apple tree.

Ever since then, Simon has shared the apples with everyone he knows. He makes apple pies and apple sauce and his grandma's famous upside-down cake. His children and grandchildren all have apple trees of their own. And when his great-granddaughter turns five, he will give her a seed from his apple tree and the cake recipe—so that she, too can grow her very own tree, and share her very own apples.



Offering

Financially, we have set up a donation option on our **website**. Just click the '**Donate Now**' button, and then the pretty button. It gives you various options that are easy to follow.

You can now donate through **interac e-transfer**. Our name is Kensington Presbyterian Church and the e-mail address is info@kensingtonchurch.ca.

Mailing a cheque or signing up for Pre-Authorized Remittance (**PAR**) are also good options.

Planned giving information can be found on page 13-14.



Prayers of the people

God of abundance, yours is a giving that knows no ending. We benefit from your graciousness that spills into our world in all kinds of ways. You give us the courage to run the race, to follow the path, to persevere, taking one step at a time. Enable us to feel your presence. Give us the strength to continue the journey together in love. We pray for all who feel alone this day, and for all who feel isolated. Bring comfort to them and open our eyes to see those waiting for us to reach out.

God of hope, we give thanks that you are a God who yearns for us and waits for us. We are grateful for material comfort, for the wealth of relationships and for joy. We thank you for a sense of purpose, for kind visitors, for community, connection and new beginnings.

We thank you for all of our blessings: skills and talents, friends and family, connections, time, and even money. We ask that you help us use these to bless your work in the world.

Guide our ministries here at Kensington, our Sessions, our Presbytery, our national church offices and committees, that you may help us to faithfully serve and love one another as we seek to draw near to you.

Wise God, we pray for places in our world
where injustice reigns unchallenged,
where people struggle to meet the needs of their families,
for the people of BC who are facing such devastation
from the flooding.

Bring peace and help as we dream of a world where there is enough for all.

Loving God, we pray for all who are sick this day in body, mind
or spirit,
and for all who mourn loved ones or other losses in their lives.
Please bring healing and new beginnings.

Wrap your loving arms around them
and grant them peace.

Giving God, we are grateful for each person who has taught us
about generosity, for each one who has left a legacy for us to
enjoy—family, friends, teachers, role models, people in our
faith community. Help us to be generous with what we have, as
we consider the legacy of faith, hope and resources that we
want to leave for future generations.

All this we ask in faith,
Amen.

♪ Hymn: What gifts can we bring.....pg 12 (798)

www.youtube.com/watch?v=UTgsINKjdXA (original tune)

www.youtube.com/watch?v=YLtLyI-uMY0 (tune at back)

✧ Benediction (2 Corinthians 13:13)

*The grace of our Lord Jesus Christ,
the love of God,
and the fellowship of the Holy Spirit
be with you all*

Amen.



Protecting Children in Malawi

Ten-year-old Joseph lives with his family in northern Malawi. One day, Joseph showed up to school, not quite himself. His friends noticed and asked what was wrong. "My father and mother shout at each other and fight almost every week. Sometimes my father calls us bad names and chases us out of the house at night, for no reason," he said. His friends, who had learned about children's rights and what support was available to them urged him to speak to a Child Protection Worker. The Child Protection Worker understood the economic challenges that were exacerbating the abuse and connected the family with resources to address them. Together, the family is using what they have learned to build a more peaceful home. This project is supported by Presbyterian World Service & Development.



DAILY PRAYERS

Sunday, November 21 (Reign of Christ) Sovereign God, who rules all creation, you sent Jesus to testify to your truth. Help us to hear Christ's voice so that we can teach and work for his politics of justice, grace, peace and love.

Monday, November 22 (National Housing Day) We pray for all who are without homes, and that they may find shelter and God's love and peace.

Tuesday, November 23 Creator, we pray for guidance as Winnipeg Inner City Missions in Manitoba begins the discernment process for improving its programs and buildings. Bring peace and blessing to the decisions that will be made.

Wednesday, November 24 We pray that all homes are free of domestic violence and unfair gender differences in the division of labour.

Thursday, November 25 (International Day for Elimination of Violence Against Women) We pray for women and girls who feel powerless, alone, hurt or unsafe as a result of witnessing or experiencing violence and trauma. We pray for an end to all forms of gender-based violence and oppression.

Friday, November 26 We pray for the Presbytery of Assiniboia's Ministry Committee. May they feel a strong sense of God's presence to strengthen, focus and lead their discernment.

Saturday, November 27 We give thanks for programs the church supports through Presbyterian World Service & Development that empower girls to rise above disadvantage and discrimination to pursue their goals.

C G/B Am G/B Dm C G/B Am G C /E Dm7 G 7 C /B

1. God who gives to life its good-ness, God cre - a - tor of all joy,
2. God who fills the earth with beau - ty, God who bind each friend to friend,

God who gives to us our free-dom God who bless - es tool and toy:
God who names us co - cre - a - tors, God who wills that cha - os end:

teach us now to laugh and praise you deep with - in, or shout-ed loud,
grant us now cre - a - tive spi - rits, minds re - spon - sive to your mind,

till the whole cre - a - tion danc - es for your good-ness, ho - ly God.
hearts and wills your rule ex - tend - ing, all our acts by Love re - fined.

C/E Em F C/E Dm /C - G/B Dm C /Bb F/A C7/G F D7/F# Gsus4-3

Am G C/E Dm7 G7 C C7/E F Dm G7 Am Dm G 7 C

Pear & Cranberry Galette (like a pie, could use apples)

Pastry:

- 2 cups (500 mL) all-purpose flour
- 1/2 tsp (2 mL) salt
- 3/4 cup (175 mL) unsalted butter, cut in 1-inch (2.5-cm) pieces
- 1/2 cup (125 mL) cream cheese, cut in 1-inch (2.5-cm) pieces
- 1 tsp (5 mL) grated lemon rind
- 2 tbsp (25 mL) lemon juice

Filling:

- 6 pears, peeled and diced in 1½-inch (4-cm) chunks
- 1/4 cup (50 mL) granulated sugar
- 1 cup (250 mL) dried cranberries
- 2 tbsp (25 mL) lemon juice
- 2 tbsp (25 mL) quick-cooking tapioca or flour

1. Place flour, salt, butter, cream cheese and lemon rind in food processor. With on/off motion, pulse fats into flour until the size of small peas. Add lemon juice and pulse for a few more turns. This can also be done by hand. Remove pastry from processor and combine into a ball by hand. Pastry may seem dry but it comes together when you knead it. Cover with plastic wrap and chill for 30 minutes.
2. Preheat oven to 450°F (230°C). Toss together pears, sugar, cranberries, lemon juice and tapioca. Line cookie sheet with parchment paper. Roll pastry out in 15-inch (38-cm) circle and place on cookie sheet. Pile fruit mixture onto pastry leaving a 3-inch (8-cm) border. Press border up over fruit forming a free-form shape. Brush with egg and sprinkle with sugar.
3. Bake for 10 minutes, reduce heat to 350°F (180°C) and bake 30 minutes longer or until pastry is browned and fruit is bubbling. Cool.

www.lcbo.com/webapp/wcs/stores/servlet/en/lcbo/recipe/pear-and-cranberry-galette/200006049#.YZmogiDMK5g

Words: Walter Henry Farquharson (1936-) Music: Charles Venn Pilcher (1879-1961);
harmony, Walter MacNutt (1910-1996) CCLI #4440603

Blest are they

BLEST ARE THEY 7 7 7 5 with refrain (5 7 5 7)

Unison Ab Eb/G Db Ab/C Ebsus4Eb

1. Blest are they, the poor in spir-it; theirs is the king-dom of God.
 2. Blest are they, the low-ly ones; they shall in-her-it the earth.
 3. Blest are they who show mer-cy; mer-cy shall be theirs.
 4. Blest are they who seek peace; they are the chil-dren of God.
 5. Blest are you who suf-fer hate all be-cause of me. Re-

Ab Ab/G Db Eb7 Ab

Blest are they, full of sor-row, they shall be con-soled.
 Blest are they, who hun-ger and thirst; they shall have their fill.
 Blest are they, the pure of heart; they shall see God!
 Blest are they who suf-fer in faith, the glo-ry of God is theirs.
 joice and be glad— yours is the kingdom—shine for all to see.

Words: Matthew 5:3–12; paraphrase, David R. Haas (1957–) Music: David R. Haas (1957–);
 arrangement, Norma de Waal Malefyt

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Refrain Db Eb7 Ab Db

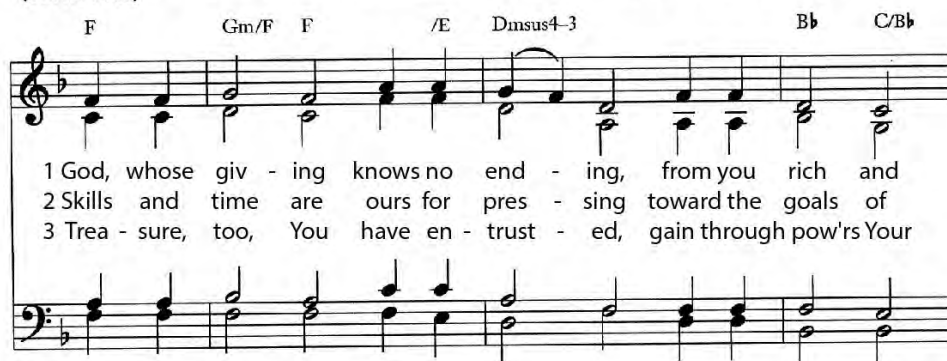
Re - joice and be glad! Bless - ed are
 you; ho - ly are you! Re - joice and be glad!
 Yours is the King - dom of God!

Ab/C Bbm Bb7 Eb Db Eb7 Ab

Db Eb7 Absus4 Ab

663
(tune 722) God, whose giving knows no ending

F Gm/F F /E Dmsus4-3 Bb C/Bb



1 God, whose giv - ing knows no end - ing, from you rich and
2 Skills and time are ours for pres - sing toward the goals of
3 Trea - sure, too, You have en - trust - ed, gain through pow'rs Your

Bb 6 F Gm/F F F /E Dmsus4-3



end - less store: Na - ture's won - der, Je - sus' wis - dom,
Christ, Your Son: all at peace in health and free - dom,
grace con - ferred; ours to use for home and kind - red,

/C Bb C/Bb Bb 6 F C/E (Dm7)C (sus2-1)



cost - ly cross, grave's shat - tered door, gift - ed by You, we turn
rac - es joined, the Church made one. Now di - rect our dai - ly
and to spread the gos - pel word. O - pen wide our hands in

Dm Am F/A Bb (maj7) C(sus2-1) Dm



to You, off' ring up our - selves in praise; thank - ful song shall
la - bour, lest we strive for self a - lone; born with ta - lents,
sha - ring, as we heed Christ's age - less call, heal - ing, teach - ing,

/C Bb6 (maj7) F/A Gm7 F/A Bb F



rise for - e - ver, gra - cious don - or of our days.
make us ser - vants fit to ans - wer at Your throne.
and re - claim - ing, serv - ing You by lov - ing all.

Robert L. Edwards (1961-) © The Hymn Society of America, admin. by Hope Publishing Co.
Music: attributed to Benjamin Franklin White (1800-1879) from Sacred Harp 1844;
harmony, Ronald A. Nelson (1927-) CCLI #4440603
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What gift can we bring

1 What gift can we bring, what pre - sent, what to - ken?
 2 Give thanks for the past, for those who had vi - sion,
 3 Give thanks for to-mor - row, full of sur - pri - ses,

What words can con - vey it, the joy of this day?
 who plant - ed and wa - tered so dreams could come true.
 for know - ing what - ev - er to - mor - row may bring,

When grate - ful we come, re - mem - bering, re - joic - ing,
 Give thanks for the now, for stud - y, for wor - ship,
 the word is our prom - ise al - ways, for - ev - er,

what song can we of - fer in hon - our and praise?
 for mis - sion that bids us turn prayer in - to deed.
 we rest in his keep - ing and live in his love.

Refrain G

Praise the Lord! Praise the Lord! Let the earth hear God's voice!

Praise the Lord! Praise the Lord! Let the peo - ple re - joice!

Oh come to the Fa - ther through Je - sus the Son,

and give God the glo - ry, who great things has done.

Words: Jane Marshall (1924-) © 1982 Hope Publishing Co. CCLI #4440603

Words: Fanny J. Crosby (1820-1915), alt Music: William H. Doane (1832-1916)

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Legacy in Your Will

Gifts with Impact



A **charitable bequest** is a direction in your will that leaves one or more of the assets in your estate to a charity. A gift in your will is a meaningful way to support your congregation or The Presbyterian Church in Canada, while providing your estate with significant tax savings.

How to make a bequest

You can use the following assets to fund a gift through your will.

- ▶ Cash
- ▶ Appreciated Securities
- ▶ Tangible Personal Property

A gift can be for a specific amount, a percentage of your estate, or the residue of your estate (made after your debts have been paid and other legacies given). Simply instruct your lawyer to include a gift to your congregation, The Presbyterian Church in Canada or other charity. This can be done when first drafting your will or by adding a codicil to an existing will. (The codicil must fit the overall plan of the will.) Wills can be changed at any time. To have the greatest impact and accommodate changing ministry needs, gifts should be unrestricted or as broad as possible. Sample language is available from the Stewardship & Planned Giving office.



Example

When Grace and George married, they decided to make a will to distribute their assets when they died. They loved their congregation and made a gift of \$50,000. As their family grew, they decided they needed to ensure their children's financial security and changed their will so the gift became a percentage of their estate, rather than a specific amount. Grace and George love knowing that their estate will provide for the people and church they love.

It costs less than you think.

Your death can trigger the sale of many assets – appreciated securities, vacation properties, RRSPs, businesses – that may mean your final net income and subsequent taxes are significant. The receipt from a bequest can reduce the taxes owing from your estate. If your bequest exceeds 100% of your net income, the excess may be carried back to the previous tax year or forward as part of a Graduated Rate Estate plan. Gifts of securities left directly to a charity will also avoid capital gains taxes.

Benefits

- ▶ Support transformational ministry far into the future
- ▶ Make a gift of any size and your present income will not decrease
- ▶ Make changes at any time
- ▶ Reduce the taxes on your final tax returns



Please seek professional advice to tailor legacy gifts to your circumstances.

For further information, please contact:

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