

How will you be remembered?



The Rev Randy D. Townsend,
Parish of St. John's, Halifax

We often pray these words when offering thanksgiving to God for the life of a loved one while at a funeral worship service. The words to this beautiful prayer are found in the Book of Alternate Services.

I do not like to think much about prayer; rather I just like to pray. Although, when I do think about prayer I often think about the dangerous aspect of prayer - that we get what we pray for: "Ask, and it will be given you ... For everyone who asks receives ..." (Matthew 7.7-8). We may never know the time, place, or mode that the response to our prayer will happen, for those things we leave to our God to whom we pray. So the danger often lies in the change (oh yes, that dreaded word change) that may have to take place in our lives in the response to our prayers. The danger could be manifested in

"We pray that nothing good in this man's/woman's life will be lost, but will be of benefit to the world; that all that was important to him/her will be respected by those who follow; and that everything in which he/she were great will mean much to us now that he/she is dead."

our disappointment, in that what we may have thought the proper response to our prayer would be is not what God offers.

I am sure that most of you have heard adages such as: "What do you want them to write about you in your obituary?" or "How do you want people to remember you once you are dead?" When the prayer I started my article with is said at your funeral, are you concerned about how you will be remembered? Have you really contemplated what will be thought of as "good in your life that will not be lost", or what "was important to you that will be respected by those that follow?"

Of course, a good will can help to spell out in words what we wish to have continued or supported by those temporal or material things we have amassed during our earthly life. But just as important as leaving behind a material legacy for your family and friends is leaving behind a good will that expresses

your wishes for the disposition of your estate. This will certainly help in alleviating being remembered for the squabbles your will caused amongst your family and friends.

It is good to indicate what was important to you by directing what you wish to have supported with the residual of your estate. However, one of my prayers is that what is good in my life and important to me can be discerned by the example of word and deed in my life now. In this way, it will not be temporal things but the spiritual things that will not be lost, and will be of benefit and respected by those who follow.

I pray that the significance of Family, Friends, God, and Church are evident in my life now so that there will be no uncertainty in the response to the prayers of the people gathered in celebration of my life. How obvious are the examples of word and deed in your life that no harm will come of this prayer?

GENEROUS Spirit

PLANNED GIVING IN THE DIOCESE OF NOVA SCOTIA AND PRINCE EDWARD ISLAND FALL 2004

Give of yourself to the church, both now and later

Being a "clergy kid" has its privileges. Just ask Tanya Moxley. There is no doubt that Tanya's life has been enriched by the presence of the church in her life with her Mom a rector, but likewise, the church has been enriched by Tanya's contributions through her time, talents, energy, vision and most recently a planned gift she has made.

Tanya's mother, Sue (now Suffragan Bishop of our Diocese), and her father Bruce, made a conscious effort early on to make family life as "normal" as they could so that the clergy aspects of their lives didn't take over. "We had family vacations away that were not interrupted by needing to return to attend an emergency and no one ever called in the middle of the night to drag Mom out of bed to solve a crisis," says Tanya. "The parishioners were very respectful of our family space and seemed not to hold us, as a family to a higher standard than they held themselves."

It was Tanya's decision to become head server at St. Timothy's, where her mother was rector, as well as serving as youth representative on Parish Council and a Synod delegate for several years.

While in her teens Tanya became a founding member of the Christian Clown Troupe. The group's mission was to tell Bible stories in a way that would appeal to more people. This concept actually dates back to medieval times when the churches were so big that the people at the back couldn't hear those at the front so the clowns acted out stories at different spots in the church. Each clown in today's troupe



Tanya acts out a Christmas story at her mother Sue's Christmas Eve service.

chooses their own clothes and face paint, and wears a red dot on their left temple, the mark of a Christian clown.

When Tanya left home to attend the University of Guelph, she was pleasantly surprised to receive a financial gift towards her education from the Diocese through a fund set up to specifically help clergy children with the costs of post-secondary education. She was so grateful that Tanya has established a planned gift of her own that will contribute to the same fund - the Binney Fund.

"It's important that people think of the church when planning their wills, so that churches can have endowments or investments that help with continuing or starting important ministry programs." She adds that it is "just as important that people remember to give regularly every week or month

because in order for there to be a church to leave your money to, the work has to keep happening now, and that takes money, time and talents right now."

Tanya is so committed to her belief in the church and community, that when she returned to Halifax, she became involved in the TEC (Teens Encounter Christ) program, a weekend program designed to "introduce young people to a lively version of the Anglican faith...to Jesus as a real person who can walk with them in their faith journey." She also acquired her layreader's license and joined the finance committee at St. Mark's. The committee introduced Pre-Authorized Remittance, a program established by the United Church, whereby parishioners contribute financially on a monthly basis to their church via debit from their bank accounts rather than weekly envelopes. This system also allows

the Church to maintain their monthly revenues during the summer and other times when people are away.

Tanya was also instrumental in establishing a Community Access computer site at St. Mark's in order to provide technology, internet access, and training to those who otherwise wouldn't have this opportunity. "Having the computers in the church means that community members can come in to learn how to use a computer (a critical job skill), write up a resume, apply for jobs on-line Seniors use the site to access health information and keep in touch with distant family members."

Tanya is currently completing a Master's in Adult Education at Mount Saint Vincent University in Halifax. She would like to get into the area of technology in the classroom and as for a possible career in the church, she says "I am struggling to figure out whether the work I am wanting to do is a lay ministry or an ordained one." She thinks the Anglican Church needs to do more to emphasize the value and variety of lay ministries, so she will remain a lay person for now and hopes to make this point.

Her mother has taught her how important it is to do something in life that you love to do. "She does a job that she loves and does it superbly, but she is a great deal more than her job ... she strives to help other succeed and is proud of their successes," says Tanya. The most important lesson she has learned from her mother is "be yourself" and Tanya is doing just that.

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Two Seas

Adapted by Bruce Rockwell, original by Bruce Barton

There are two seas in Palestine. One is fresh, and fish are in it. Splashes of green adorn its banks. Trees spread their branches over it and stretch out their roots to sip of its healing water. Along its shores the children play.

The River Jordan makes this sea with sparkling water from the hills. So it laughs in the sunshine. And people build their houses near it, birds make their nests, and every kind of life is happier because it is there.

The River Jordan flows on south into another sea. There is no splash of fish, no fluttering leaf, no song of birds, no children's laughter. Travellers choose another route unless on urgent business. The air hangs heavy about its water, and neither humankind, nor beast, nor

fowl will drink. What makes this difference in these neighbour seas? Not the River Jordan. Not the soil in which they lie; nor the country round about.

This is the difference. The Sea of Galilee receives but does not keep the River Jordan. For every drop that flows into it, another flows out. The giving and receiving go on in equal measure. The other sea is shrewder, hoarding its income jealously. It will not be tempted into any generous impulse. Every drop it gets, it keeps. The Sea of Galilee gives and lives. The other sea gives nothing. It is named the Dead Sea.

There are two kinds of people in the world just as there are two seas in Palestine.

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GENEROUS Spirit

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An Act of Faith

Cigarette packages these days carry warnings - some with gruesome pictures. One of the warnings is "Children see, children do". In other words, children can pick up bad habits from their parents.

However, thankfully, we also pick up a whole pile of good habits and examples from our parents. Obviously, in Tanya Moxley's case she learned by the example from her parents Sue and Bruce Moxley. In an issue of our 1997 planned giving newsletter which featured their acts of planned giving, they used a Bible passage to sum up the idea of their gifts to the work of the church as well as to Dalhousie University. In quoting from Jeremiah 32 they said that planned giving is an act of faith - that the Church has a future.

In Jeremiah 32 the Lord told the prophet Jeremiah to buy his uncle's field and to keep the deed in a safe place. Even though Jeremiah knew that destruction and exile were imminent, he obeyed. His purchase was an act of faith that all things are possible through God. God would one day bring the people back to their promised land. Bruce and Sue's gift to the Church, like Jeremiah's purchase, was an act of faith in the future ministry of the Church.

Their daughter Tanya's gift is also an act of faith in the future ministry of the church. It has often been said that "Christianity is more caught than taught". Here is a good example of a young person giving us all hope as she envisions a Church that will carry out God's call into the future.

Sincerely,

David Reid

David Reid,
Chair of the Planned Giving
Sub-committee

WILLS Q&A

by Michael Wood, Q.C.

Q How can a will be challenged?

A: It is the job of an executor to have the deceased's will probated. Probate is essentially, the legal procedure for proving that a will is valid and establishing who is entitled to act as the deceased's executor.

If a person with an interest in the deceased's estate, wants to challenge the validity of the will, he can do so by applying to Probate court for a citation to the executor to prove the will "in solemn form". The citation is notice that the validity of the will is being challenged. It gives the date, time and court before which the matter will be heard and must be served on all persons interested in the estate. If the executor is unable to prove that the will is valid then the grant of probate will be revoked.

Q What are the grounds on which a will may be challenged?

A: A person challenging the validity of a will must show one of the following:

1. The testator lacked testamentary capacity at the time when the will was made. In other words, the person making the will was not mentally competent at the time she executed her will. When a will is challenged on the grounds of mental incapacity, the executor or the person probating the will must show that the testator understood what she was doing at the time she made her will. Frequently this will involve evidence from doctors or nurses who may have looked after the testator.

2. The formalities required to be met under the Wills Act (Nova Scotia) were not met. For example, the Wills Act requires, among other things, that a will must be signed by the testator and two witnesses in the presence of each other. In addition, the testator must sign the will or acknowledge his signature before the witnesses sign the will. If these requirements are not met, the will can be declared invalid.

3. There was fraud, undue influence or duress exercised on the testator at the time she executed her will. An example of undue influence would be if someone put pressure on or forced the testator to make out a will

so that he could benefit from it. Fraud could be found if the testator signed the will, but did so believing she was signing something else, such as a deed to a property. In cases where a will is challenged on grounds of fraud or duress, the court may decide that either the whole will or only the part which benefits the person who exercised the pressure or committed the fraud is invalid.



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Don't Wait for a Catastrophe



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The pain was almost unbearable. A dull but intense ache deep in my thigh had started at midnight. By 3am I found myself writhing on the chesterfield, having slipped out of bed to save my wife's sleep. What could be wrong? That evening I had been bothered by a discomfort in my lower back, and now this. The pain seemed to sneer at the pills I had taken earlier. Should I call an ambulance? What happens if I can't work because of this?

In the morning with my wife, son, daughter and dog watching sympathetically, I tried to rise from

the sofa with as much dignity as I could muster. The extent of my effort was to take a few steps to a nearby chair, bent over at the waist, unable to bear weight on my right foot.

Following an emergency visit to my doctor who prescribed some rather exotic pain medication, a CT scan, and a visit to an orthopedic surgeon the diagnosis was a herniated disk, the second from the bottom of my spine. Two months later I am able to walk without a limp, drive a car and do most activities with the exception of lifting and twisting. Surgery was not necessary as the disk should eventually move back into place.

There is nothing like a sudden health issue to sharpen one's focus on the future. What if this had been something more serious - even life threatening? What about my family and my children's future? I am thankful that my wife and I revised our wills a few years ago. They outline our wishes and our detailed instructions for the care of our school-aged children.

We even involved them in the planning of our wills by asking them both who they would want to look after them in the event of our deaths. They appreciated the opportunity to join in the decision process and took comfort in knowing that all has been taken care of.

Unfortunately there are many families where such preparations are, at best, a mental note to do something some day. Mental notes are not legally binding and sadly, for some, that day never arrives.

A will is a real bargain for the benefits and peace of mind it provides. As Christians, it is also a wonderful opportunity for us to state our priorities through a bequest

supporting our church's ministry. In my will I have included several ministries important to me. As my children are young these bequests are contingent on my children not surviving me; hopefully an unlikely event. As they grow up and become independent I will revise my will making the bequests specific gifts. A will is a very flexible way to remember those causes important to you, as a will only takes effect after your death. Until then you enjoy full and complete control over your assets and your cash flow is unaffected.

Don't wait for a catastrophic event to nudge you to a lawyer's office. Talk to your loved ones now about your wishes and theirs. Then visit your lawyer. You will be glad you did!

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- The church can issue you a charitable tax receipt equal to the premiums you paid in the year. Premiums paid before you assigned your ownership of the policy to the

church are not eligible for the donation tax credit, but if the policy had a cash surrender value at the time you made the transfer, the church can issue a donation receipt for the amount of that cash surrender value. The federal and provincial governments allow the charitable tax credit on gifts of up to 75% of your net income in the year. This limit increases to 100% of net income in the year of death and the preceding tax year.

- The policy proceeds pass directly to the church upon your death, avoiding the delays and expense of probate, and other fees associated with the transfer of assets on death.

Are There Any Disadvantages?

- This arrangement requires your commitment to making the premium payments on an on-going basis. You may wish to look into arrangements which allow you to pay a somewhat higher amount of premium over a shorter period of time.

What Else Do I Need to Know?

- Your parish needs your ongoing support. A charitable life insurance policy should not be used as a substitute for your annual offerings; rather as a means of ensuring your support continues after death.

parish budget, n., the means by which a parish notifies God of the limit of God's grace in a given year.

- Talk to your parish or the Diocese about your plans. Would you like the eventual proceeds of the policy directed toward a particular fund or ministry? If you wish the proceeds of the policy to be invested and only the income disbursed each year and your parish does not have an endowment policy consider directing the proceeds to the Diocese to be held in trust for the parish.

What if I Want Tax Relief When I Die?

If you prefer, you can buy an insurance policy on your life, and name the parish or Diocese as beneficiary only - or you can name your estate as beneficiary and in your will bequeath the proceeds of the life

insurance policy to the church. You will not be entitled to any charitable donation tax credit for the premiums you pay, but on your death, the church can issue a donation tax receipt for the amount of proceeds it receives from the policy. The resulting charitable donation tax credit may help reduce the income taxes payable upon your death on capital gains, the proceeds of your registered plans, or other income in the year of your death.

Contributed by Tony Coffey. Tony is a financial planner with Clarica Financial Services Inc. and a member of the Diocesan Planned Giving Committee. He may be reached at (902) 431-4066.

“In the quiet hours when we are alone and there is nobody to tell us what fine fellows we are, we come sometimes upon a moment in which we wonder, not how much money we are earning, nor how famous we have become, but what good we are doing.”

~ A.A. Milne



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