

Giving from the Top, Rather than the Leftovers



and develop: a window with several hours sun, in a room with cooking moisture. All of a sudden, we could see almost daily growth, brighter color and in one case, several offshoots.

I suspect for most of us the faith journey is a lot like the growth of my cacti: slow, incremental and sometimes quite hidden. Then there will be times when we experience spurts that we, and often others, really notice. Some will point to a quiet revelation during prayer, others to a conference experience, still others to a discussion with a friend. For me, one of those times happened in a most unlikely fashion, while traveling through North Carolina.

Our family was returning from a relaxing spring break holiday on Myrtle Beach. As we drove, I reached over and turned on the car radio searching for pleasant music. And there - coming uninvited into our cozy space - was a male voice drawling, "Well sir, it's like this, you show me your daybook and your chequebook and I'll tell you who your gods are". I angrily turned off the radio, with a comment about "southern Bible thumpers". But turning off the radio, didn't make the message go away.

It's important to know that, when I heard this comment, I would have considered myself a reasonably

devout Christian lay woman. I attended worship at least weekly, I was in a challenging Bible Study and I made sure the children were being nurtured in faith. In addition, I did my part in the life of our local parish and read with interest the working of the Church in the wider world. I think I was also involved in justice issues and the work of PWRDF at that time. My daybook would hold up very well to the scrutiny of any who cared to tally my hours for God!

Ahh, but my chequebook, that was another story. In the days and weeks after we returned home, I became acutely aware of how my finances were being allocated. Self-indulgence weighed considerably more than any charitable giving. An unwanted message had been placed in my brain and I couldn't go back. I started putting a bit more in my weekly church envelope and discovered I still had plenty on which to live.

A little later, I learned about proportional giving and began placing two percent of my net income in my weekly envelope. In the 14 or so years since then, there have been times of plenty when I was able to give as much as 17 percent of income, and lean times when the proportion was four percent. The amount has been less important than the constancy of keeping the principle of giving a proportion from the top, rather than a piece of the leftovers.

The journey into more generous giving has led me into a deeper relationship with God through Christ. It has been life-giving and

profound and I do not believe it could have happened without me letting God into both my time and treasure. What started as a prickly annoyance in a moving vehicle has led to adventures and places I would never have dreamed possible.

So, in the hopes one person reading this will enter the adventure I've been privileged to have, I say to all of you, "Show me your daybook and your chequebook and I'll tell you who your gods are!"



Lynn Uzans

Lynn Uzans became rector of St. James, Kentville in October 2003. Born and raised in New Brunswick, she spent several years in Ontario (Muskoka and York Region). She is married to Elmer, with whom she has two grown daughters, Andrea (in Vancouver) and Nicole (in Ottawa). Ordained deacon and then priest in 1993, Lynn brings to her current ministry a background in nursing, social work and adult education. Perhaps more importantly, she brings a strong commitment to parish life that is faith filled, fun filled and inclusive of diversity.

GENEROUS Spirit



IN THE DIOCESE OF NOVA SCOTIA AND PRINCE EDWARD ISLAND SPRING 2004

Planning for the Future of the Cathedral's Rich Music Tradition

James Burchill knows first hand the cost of running a music ministry program as organist and choirmaster at All Saints Cathedral in Halifax. He also knows that music is a very important aspect of the Cathedral ministry and wants to make sure it will be around in the years to come. This is why he has established the Cathedral Music Endowment Fund.

"I am delighted to be the organist at the Cathedral," he says. "I like the choir music the most and the interesting repertoire of music they perform but I also really like the organ; it's in my blood."

But he also knows that when churches are faced with having to make budget cuts, music programs are often impacted. So when he drew up his will several years ago, he decided to leave a legacy to the Cathedral to establish an endowment fund for the music program. But he realized that with the uncertainties of possible future nursing home care, there might be little or nothing left for a legacy. Fortunately, he also discovered that the Canadian tax system recognizes that a charitable donation given during one's lifetime is worth considerably more than the same donation given in one's Will.

"Since I am currently able to give a yearly donation, I have set up the endowment fund now so that it



James Burchill

can benefit from my donations and those of others during my lifetime," says James. "The benefits of this endowment fund will therefore begin earlier."

James is no stranger to music; it has been part of his life for as long as he can remember. Born in Halifax, he was a member of the Cathedral's choir under the direction of Maitland Farmer. He studied organ, piano and theory with Murray Vanderburgh, a former Cathedral assistant organist. He completed a Bachelor of Arts from King's College while serving as chapel

organist. He continued his music studies at the University of Toronto before attending the Royal School of Church Music in England where he served as organist at All Saints in London and even played for a service at Westminster Abbey.

He then spent several years with churches and choirs in Ontario before returning to Halifax as the Cathedral's organist/choirmaster and as an instructor at the Maritime Conservatory of Music and Dalhousie University. He left Halifax again to complete his PhD and then returned to England where he immersed himself in English cathedral music. But his Maritime roots soon brought him back to the region and eventually the Cathedral with its traditional style of English cathedral music being a perfect match for James.

Every May the Cathedral's senior choir gives a concert for the public

CONTINUED ON PAGE 2



On our kitchen window sill sits a collection of three cacti. They arrived in our home 20 plus years ago, presented in tiny terra cotta pots on Mother's Day by two smiling daughters. With each change of residence (five in total), the plants were placed in a different spot, usually with some regard to where they might receive sun and occasional watering. At some point, they were grouped together in a blue and then a multi-colored pot. Throughout this time, their growth was slow, almost imperceptible.

Then Elmer and I moved to Kentville and the cacti found a home in a place that gave them what they needed to really stretch

"Give, and it will be given to you. A good measure, pressed down, shaken together, running over, will be put in your lap; for the measure you give will be the measure you get back." - Luke 6.38

GENEROUS Spirit

Generous Spirit is produced twice yearly for the clergy and parishioners of the Anglican Diocese of Nova Scotia and Prince Edward Island and distributed through the Diocesan Times. Although the information contained herein is derived from reliable and professional sources you are strongly encouraged to confer with your own legal and financial counsel in the arranging of your estate and gift plans. The Diocesan Synod and its employees and agents assume no responsibility for damages, errors or omissions related to this published material.

Editor: Penny Murdock
Planned Giving Consultant: Charles O'Neil
Design: Advocate Communications Group

We welcome submissions.

The Planned Giving Office
5732 College Street, Halifax, NS B3H 1X3 | Tel: (902) 420-0717
office@nspeidiocese.ca

RICHARD MCKENSTER Financial Planning Inc. ...Is Consistency

Business Succession Planning
Retirement Planning
Gift Planning

3rd Floor, 5472 Spring Garden Road,
Halifax, Nova Scotia B3J 1G3
Tel: 902.423.2152
E-mail: rmckenster@rmfp.ca



Berit Andersen, CLU
Financial Security Advisor

Charitable Gifting
Life insurance, Annuities, etc.
Retirement Planning
Estate/Business Planning

16th Floor, 1959 Upper Water Street
Purdy's Wharf Tower 1
Halifax, Nova Scotia B3J 3N2
902-422-1631, ext. 245

A Division of London Life Insurance Company

Fairview Resident Leaves Large Legacy to Church

Two Anglican churches have been named in a \$1 million charitable trust established in the will of Mr. Lionel Dauphinee, a resident of the Fairview area of Halifax who died in 2003. St. John's in Halifax and St. Margaret's Church in the Parish of French Village will each receive 25% of the trust's annual income. The Diabetes Association and the Salvation Army are the other beneficiaries. Lionel and his wife Daisy, who predeceased him, were long time members of the Parish of St. John's, Halifax.

"We are very grateful to Lionel for his generous gift," says Carol Donegani of St. John's Parish. He was a dedicated parishioner and his love for his church will live on in perpetuity through his gift. The annual income provided by the trust will be used by Parish Council to provide vital ministry in the parish and beyond. We hope that his gift will encourage others to remember their church's ministry in their estate plans."

Testamentary charitable trusts (those established in a will) are a means of creating a perpetual source of annual funding of the church's ministry.

Normally a trustee, or manager of the trust, is named whose responsibility is to invest the principal of the trust and pay any income to the named beneficiaries. While trust companies often are appointed, trusts favoring the Anglican parishes can name the Diocesan Synod of Nova Scotia and Prince Edward Island as trustee. In this case, the trust principal is invested in the consolidated trust fund, a professionally managed fund of the diocese. Doing so avoids the high fees charged by commercial trustees leaving more of the annual income for the parish.



Jimmy's Gift of Music

I first had the opportunity to meet Dr. "Jimmy" Burchill when he was the organist at the Cathedral back in the mid-seventies. Once a year he would do a workshop for junior choirs from all over the Diocese. Our young people from the Parish of Annapolis-Granville would come to Halifax in a school bus and on the way back would comment on how wonderful this little man was. Often the remarks were about the lunch he had - a couple of bananas and a pint of chocolate milk! What a gift he provided to those young people with his teaching ability and the enthusiasm he had to share his musical talents with them.

Through Jimmy's gift to music ministry at the Cathedral, he will continue to help young people and older folk to know the richness of praising the Lord in song. There is a saying that David Buley, organist and choir director at St. George's, Halifax, is fond of using - "the one who sings well, prays twice". If that is true, then James Burchill has taught many to pray through his gift of music which God gave him and he developed. His music is an expression of his love of God and his gift of an endowment fund allows his love of music and God to be shared by future generations of Anglicans in our Diocese.

Jimmy's gift is an inspiration to me as I hope it will be to you as well. That is what Planned Giving is truly about. I wonder if those who benefit from his generosity apart from glorifying God with music will also be remembered by a banana and a pint of chocolate milk.

Sincerely,

David Reid

David Reid,
Chair of the Planned Giving
Sub-committee

PROBATE

by Michael Wood, Q.C.

Q What is "probate"?

A: Technically, "probate" is a term used to describe the legal procedure through which a deceased person's will is proved to be valid or invalid. However, it is also used generally to describe the process by which the property of the deceased person is administered.

The probate process involves gathering together all of the deceased's property and assets, paying their debts and liabilities as well as any taxes owing and then distributing the property to the beneficiaries. This process is carried out by the executor or administrator of the deceased's estate under the supervision of the Probate Court. In Nova Scotia, probate procedure is set out in the Probate Act, a provincial law.

Q How does an Executor probate the will?

A: To probate the will, the executor must first apply to the Probate Court for a "Grant of Probate". There is a Probate Court in almost every county in Nova Scotia, however, the executor should apply to the one in the county in which the deceased lived.

Once the necessary forms have been submitted and the probate fees paid, the Court will issue the Grant to the executor. In brief, the Grant of Probate will certify that the will has been proven and registered. It will also confirm the executor's

appointment as well as his authority to handle the estate.

Among other things, the executor must give written notice of the Grant of Probate to every person with an interest in the estate within 20 days of the date on which the Grant is issued. The executor must also file an inventory of all of the estate's assets and debts within three months of the issuance of the Grant of Probate. Amended or supplementary inventories can be filed later if the executor uncovers additional assets or debts.

An executor can probate a will without the assistance of a lawyer. All the necessary forms which must be submitted are available at the probate court office, where the executor can also obtain basic information about the various steps which he is required to take in order to have the will probated. However, the probate process can be quite complex and there are a number of filing deadlines which must be met. Consequently, if the executor is not sure what to do, he or she may wish to hire a lawyer to assist.

Generally, the will can be probated without having to actually go to court. A court appearance is usually only required if one of the beneficiaries or some other interested person contests the will or there are objections to the executor's administration of the estate.

Q What are Probate Fees?

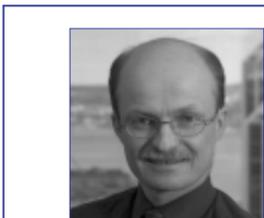
A: Probate fees are based on the total value of the assets of the deceased's estate that pass by a will

(or on intestacy where the deceased dies without a will). They are payable by the executor from the assets of the estate and must be paid at the time of the application for the Grant of Probate.

The probate fees for newly opened estates (as of the time of writing) are as follows:

- a) in estates valued at less than \$10,000 - \$70
- b) in estates exceeding \$10,000 but not exceeding \$25,000 - \$165
- c) in estates exceeding \$25,000 but not exceeding \$50,000 - \$275
- d) in estates exceeding \$50,000 but not exceeding \$100,000 - \$770
- e) in estates exceeding \$100,000 - \$770 plus an additional \$13 for every \$1,000 or fraction thereof in excess of \$100,000.

All fees collected by the Probate Court are paid over to the Attorney General and Minister of Justice for use by the Province of Nova Scotia.



Michael is a partner in the Halifax law firm of Burchell Hayman Barnes. He currently serves as a member of the Diocesan Planned Giving Subcommittee and is a former warden of the Parish of Christ Church, Dartmouth.

WILLS Q&A

CONTINUED FROM PAGE 1

and this year they will feature Canadian cathedral music. James also organizes a series of organ recitals during Lent and Easter for the noon-time crowd with proceeds going towards the Organ Restoration Fund and the Cathedral's music program.

He is confident with his support and that of others to the Cathedral

Music Endowment Fund that the rich tradition of traditional cathedral music will continue to be appreciated by generations of Anglicans to come.

For more information on the Cathedral Music Endowment Fund, contact the Diocese's Planned Giving Office - see page 3's Reply Coupon for details.

Through these gifts we go where we cannot travel; witness where our voices cannot be heard; speak languages never learned and love those whom we have never seen.

- C. William Nicholson

Endowment Funds: instruments of grace in a broken world

ENDOWMENT : a principal sum, permanently set aside and invested by a charity, with only income used for charitable purposes.

Endowment funds are a common tool used by charities in the secular world. Many of Canada's universities and other charities owe their ability to fund programs and even their very existence to endowment funds established in the past. These funds not only provide the organization with a predictable flow of annual income to support charitable work but they also encourage donors to support the work of the charity through gifts of assets like bequests.

There are those who claim that endowment funds have no place in the Church. They argue that each generation should "pay their own way" and not rely on gifts and generosity from the past. Of course,

taking this argument to its logical conclusion would mean that each generation should tear down its church buildings and erect their own. This point of view probably arises from a misconception of the use of endowments in the Church.

Endowment funds, if structured properly, empower ministry now and in the future. They are not savings accounts; that is, something set aside for a rainy day to protect us from the uncertainties of the future. Jesus did not talk much about putting aside for rainy days or about being cautious lest there not be enough to go around. In fact, the opposite is true. Through his teaching and his miracles, Jesus shows us the ultimate generosity of God. He warned us about the consequences of accepting the world's message of scarcity; how the accumulation and worship of wealth will separate us from God. The same holds true corporately, in our parish communities. Endowment funds are God given resources and

should be used to do the work God has called us to do; work that we could not do without them.

An endowment fund can be an instrument of God's grace in a broken world. Endowment funds can celebrate the generosity of God and can carry the ministry of the Church beyond the parish boundaries and into the world. They also can encourage parishioners to support the Church now and in the future; not simply to fund ministry and outreach but to prayerfully consider what God is calling them to do with their God given resources.

A key component of an endowment fund is the development of a statement of purpose that reflects the parish's response to the question: "Why are we doing this?" The parish must be able to articulate the purpose of the endowment fund and the use of the income, placing full emphasis on what the Lord is calling the parish to do

"here and in this place". In other words: "What are the mission and ministry of the parish and how will these funds be used?" In fact, the more mission-oriented the endowment fund, the more gifts it will inspire.

The establishment of an endowment fund is a wonderful opportunity for a parish to corporately exercise good Christian stewardship and to respond effectively to Jesus' call to carry the Gospel into the world.



Charles L. O'Neil is the Diocesan Planned Giving Consultant. He may be reached at (902) 477.0105 or charles.oneil@ns.sympatico.ca

REPLY COUPON

Please send me:

- A free brochure on writing a will
- Information on other ways of giving
- A quote on a Gift Plus Annuity
- I have already remembered my church in my will

Name _____
Address _____

Postal Code _____ Telephone _____

Dates of Birth - for annuity quote M _____
F _____

Mail to:
The Planned Giving Office, Diocese of Nova Scotia and Prince Edward Island
5732 College St., Halifax, NS B3H 1X3

BURCHELLS 1801 Hollis Street, Suite 1800
Halifax, Nova Scotia
Canada B3J 3N4
t. 902.423.6361
f. 902.420.9326
www.burchells.ca

COX HANSON O'REILLY MATHESON Tax and Estate Planning Services

Wills • Powers of Attorney • Trusts •

100 Paddy Wharf, 3rd Floor
1939 Upper Water Street
Halifax, Nova Scotia
Canada B3J 3E5

Tel: 902-421-6262
Fax: 902-421-3330
www.coxhanson.ca

John Arnold, Q.C. | Lorraine Lafferty | Richard Niedermayer
jarnold@coxhanson.ca | llafferty@coxhanson.ca | rniedermayer@coxhanson.ca

NOVA SCOTIA (902) 421-6262 • NEW BRUNSWICK (506) 453-7777 • PRINCE EDWARD ISLAND (902) 994-7811 • NEWFOUNDLAND (709) 726-3321

How do I plan my gift to my local Parish, Diocese, General Synod or an Anglican institution?

	Gift (Illustration)	Benefit to your Parish / Diocese	Benefit to You
Bequest	\$10,000	\$10,000 after death.	Tax credit, estate reduction & use of assets during life.
Life Insurance	\$300/yr	\$10,000 or more after death.	Annual tax credit.
Real Estate	\$50,000	Value of property when sold.	Tax credit and estate reduction.
Publicly Listed Securities	\$10,000	\$10,000 immediately.	Tax credit, reduced capital gains tax, and estate reduction.
Remainder Trust	\$10,000	\$10,000 or more at end of trust.	Tax credit, estate reduction and annual income.
Gift Annuity	\$10,000	Approx. \$3,000 immediately	Tax credit, increased income & tax free portion, estate reduction.
RRSP/RRIF	Fund Balance	Balance of fund.	Tax credit, use of fund during life.

The above examples are for illustration purposes only. You should discuss any gift plans with your trusted advisor.

A journey of a thousand miles begins with a single step.
Chinese proverb