



United, we: *will provide a legacy of faith in action*

Life is a precious gift from God. Over your lifetime, you have been blessed with many material possessions and, as a good steward, you have managed them wisely, in order that you could provide for your family and support the missions and ministries you hold dear.

It is in this spirit of generosity that we ask you to consider leaving a legacy gift to The United Church of Canada Foundation. Your gift not only will provide ongoing support for the causes and beliefs you treasure most, it will provide a legacy of your faith in action.

Your light will be a beacon that shines for years to come!

To discuss your hopes and dreams for the future of the Church and to create change that has long-lasting impact, please call the Foundation, toll-free, at 1 866-340-8223, or email us: legacy@united-church.ca

Jessica Smith
Communications & Campaigns Associate



THE UNITED CHURCH OF CANADA
FOUNDATION

Focusing on the Future Together

1 866 340-8223 • fdn@united-church.ca
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Endowments

establishing an endowment as an individual or family

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Establishing an endowment fund as an individual or family is an incredible way to leave a legacy and support the United Church project or ministry that means the most to you. Under the stewardship of The United Church of Canada Foundation, your fund will provide a predictable, steady source of income to the United Church ministries closest to your heart.

In 2010, a couple from Peterborough established an endowment fund that would provide scholarships for Indigenous students pursuing post-secondary education. The Fund now provides yearly scholarships that are available to Indigenous youth ages 18-29 years who are enrolled in full-time, post-secondary studies.

How does a Personal Endowment Fund work?

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A personal endowment fund holds capital in perpetuity and – once it reaches a balance of \$15,000 – can begin awarding grants. A gift of any size can serve as the beginning of a Personal Endowment Fund, and it can be added to at any time.

You may also choose to establish or complete your gift with a bequest in your will. Until your fund grows to reach the \$15,000 threshold, income from the fund is reinvested.

Once your fund is ready to make grants, each year, it will support the ministries and cases of your choice.

There is a nominal administration fee to cover the costs of maintaining and tracking your fund. Any remaining income is reinvested in your fund.

Start your Personal Endowment Fund today!

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We want to help you create and cement your legacy while contributing to a cause that matters to you.

Call the Foundation office at 1-866-340-8223, or email us: legacy@united-church.ca to begin the process of creating your own personal endowment fund.

“My uncle’s rationale for his gift was simple: without the United Church, he never would have met my Aunt Kathryn, whom he was introduced to at Toronto’s Timothy Eaton Church. They married in 1966 and enjoyed over 50 years together!”

– Duncan Best, Howard Aitken’s nephew and executor



Bequests

create a lasting legacy with a bequest

Why include The United Church of Canada Foundation in your will?

After first providing for your family and loved ones, please consider including the Foundation in your will. Doing so is a powerful, meaningful way for your legacy to contribute to the ministries of the United Church of Canada that are closest to your heart.

With the help of your lawyer, the Foundation will ensure that you are able to provide a legacy of faith in action.

Over the course of your life, you may have discovered a love for a particular cause or ministry. If your favourite cause is related to the United Church, a bequest to the Foundation is the best way to ensure that it is supported into the future.

We have resources to help make a bequest

Our *Legacy Giving* flyer is available for you and your lawyer or notary to review while drafting your will.

Our helpful *Will Workbook* is also available to help guide you in your estate planning.

There are a great many advantages to you leaving a bequest

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- ✓ You have the satisfaction of knowing that your legacy gift will support transformational ministry.
- ✓ Your gift helps to ensure our church will be here for future generations.
- ✓ A gift to your congregation can enable opportunities for whatever the future may hold.
- ✓ Giving a percentage of your estate keeps your gift in line with your assets as they change in value.
- ✓ Your estate obtains a charitable tax receipt for the full amount received.

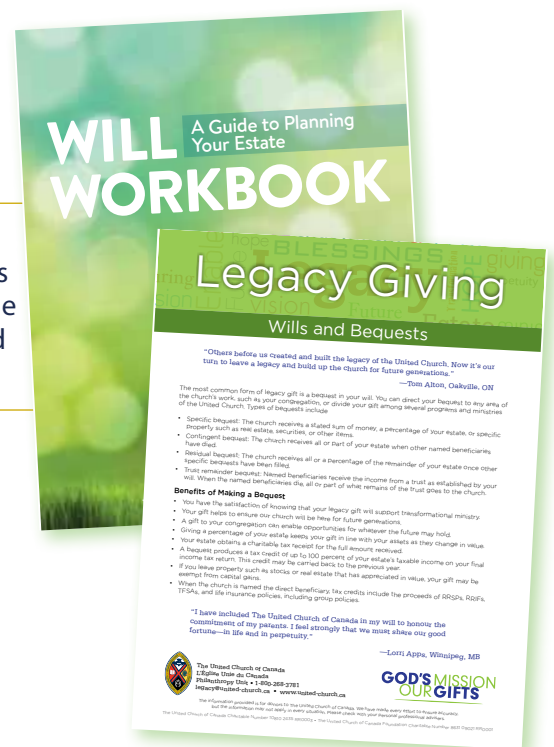
✓ A bequest produces a tax credit of up to 100 percent of your estate's taxable income on your final income tax return. This credit may be carried back to the previous year.

- ✓ If you leave property such as stocks or real estate that has appreciated in value, your gift may be exempt from capital gains.
- ✓ Consider leaving RRSPs, RRIFFs, TFSAs and life insurance policies directly to your beneficiaries (e.g. the Foundation), instead of including them in your will as this may be more tax efficient.

Consider making your bequest today

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We are here to help you make a meaningful contribution to the ministry and work you love.

To obtain a Legacy Giving flyer or our Will Workbook, please call the Foundation office at 1-866-340-8223, or email us: legacy@united-church.ca



These resources can also be downloaded from our website:
unitedchurchfoundation.ca

other legacy giving opportunities

Life insurance gifts

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A gift of life insurance can be used to establish an endowment or other long-term fund or make a meaningful contribution to an existing Foundation fund. It's a powerful way to tie your legacy to a cause or ministry that matters to you.

You can make a gift of life insurance to the Foundation in two ways:

1. Designate the Foundation as the beneficiary of your life insurance policy. The Foundation receives the proceeds of your policy upon your death. Your estate can claim a credit on the final tax return after your death.

2. Transfer ownership of your policy to the Foundation. The Foundation issues a tax receipt for the cash value of the policy, which is creditable on your current year's return. Donation receipts will be issued for any additional payments on existing premiums as well. Always here to help, we encourage you to contact the Foundation before transferring ownership of your life insurance policy.

RRSP, RRIF, and TFSA gifts

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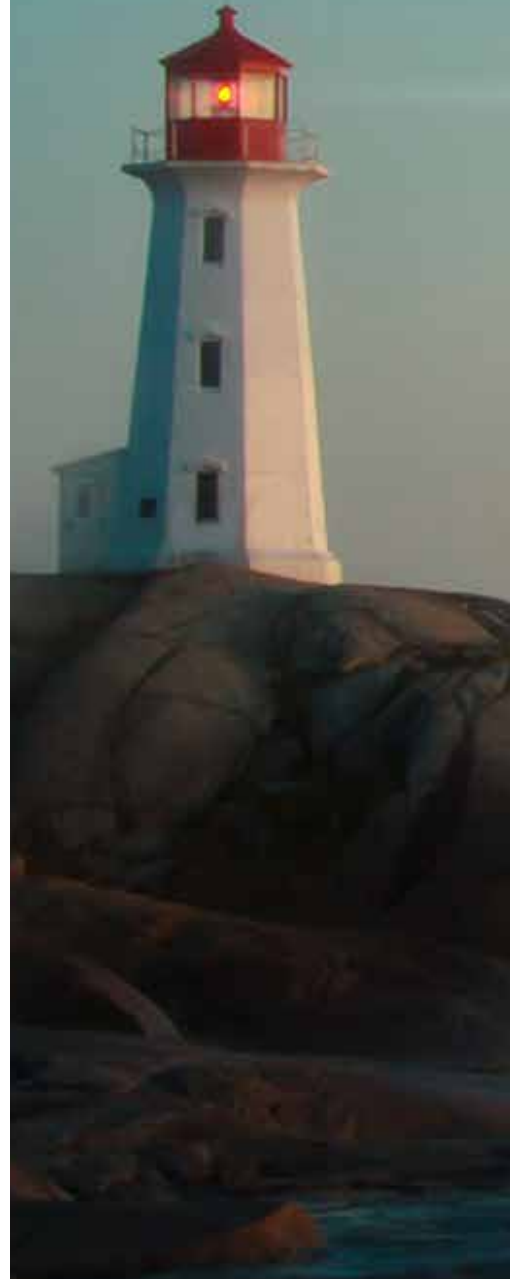
It's easy to donate the proceeds of your Registered Retirement Savings Plans (RRSPs) and Registered Retirement Income Funds (RRIFs) or Tax-Free Savings Account (TFSA) to the United Church of Canada Foundation by designating the Foundation as a contingent beneficiary of your plan. This will ensure that the proceeds of your plan will only flow to the Foundation following the death of your primary beneficiary.

When you designate the Foundation as a direct beneficiary of your registered plans or TFSA, we will issue a tax receipt for the full amount being transferred to your estate. You can name multiple beneficiaries, including your family and other charities.

This deferred donation is not included in your estate and not subject to probate fees when they are directly designated.

ASK US ABOUT:

- ✓ Charitable gift annuities
- ✓ Gifts of publicly listed securities



And to think it all started with a gift of \$100

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Established in 1994 as a memorial trust fund with an initial gift of \$100, the Anna Jentsch-Bill Endowment Bursary now provides several awards of up to \$5,000 annually to women in lay, ordained, or diaconal ministry.

Anna Jentsch-Bill's generous fund supports women with their theological studies, continuing education, or other professional development activity. The bursary has helped women across Canada pursue education to improve their ministry work.

Born in Marburg, Germany in 1914, Anna Jentsch first moved to England when she was 16. She was deported not once, but twice, as she lacked the proper work permits.

Not one to take 'no' for an answer, Anna returned to England in 1935, managing to find work as a house servant before training as a nurse. Following internment on the Isle of Man and post-war relief work in Germany, she met her husband, Jim Bill. Wanting a better life, they moved to Hamilton, ON and were married in 1952. They soon established a nursing home with Anna as both owner and administrator.

Following Jim's death in 1978, Anna sold the nursing home, travelled extensively, and became very active with Mount Carmel-Zion United Church in Morriston, ON.

Anna passed away in 2005 and her obituary described her as "a generous philanthropist and astute businesswoman who considered herself a citizen of the world."

In addition to establishing the Anna Jentsch-Bill Endowment Bursary for women in ministry, Anna was also very generous to her congregation: she left her house to Mount Carmel-Zion United.

Anna's gift may have started small but it's had an incredible impact. In 2018, one of the grants from Anna's fund supported Ursula Wiig's professional development through Ursula's participation in a conference on Rural Ministry in Christchurch, New Zealand. Ursula wrote, *"Those of us in rural ministry know we can't go back to the 'good old days' but, hopefully, the new United Church structure will not only celebrate rural and small church ministries, but support them with innovative breakthroughs that will ensure their future is bright."*

Be sure that your legacy supports a brighter future

Please call the Foundation office at 1-866-340-8223, or email us: legacy@united-church.ca