

# Reaching out in *Love*

February 2015

Diocese of Saskatoon Catholic Foundation

## Bishop's Annual Appeal reaches 2014 goal

Thanks to the generosity of donors, volunteers and parish leaders, the 2014 Bishop's Annual Appeal (BAA) has raised \$1,515,776 for ministries, programs and outreach in the diocese of Saskatoon.



Parish representatives from across the diocese of Saskatoon attended the Bishop's Annual Appeal wind-up Jan. 20.

A wind up for the 2014 Appeal was held Jan. 20, 2015 at the Cathedral of the Holy Family in Saskatoon for parish volunteers and leaders from across the diocese who helped ensure the success of this year's Appeal, which reached its \$1.5 million goal.

Information was provided about five-year trends, (*see the charts on Page 2*), as well as Appeal results from 94 parishes in the diocese's six deaneries. Thirty-two parishes exceeded their individual parish goals this year – including 23 rural parishes and nine within the city of Saskatoon, reported Cathy Gilje of the BAA office of the Diocese of Saskatoon Catholic Foundation.

Gilje and BAA Coordinator Cathie Rogers both stressed the vital role of parish volunteers, pastors and parish leadership in the success of the Appeal, as did Bishop Donald Bolen, who described the BAA as "a work of evangelization that helps the church to function."

The Appeal is a lifeline for ministry in the diocese, the bishop said, expressing gratitude to donors for their support of work that reaches out in love and builds up the church.

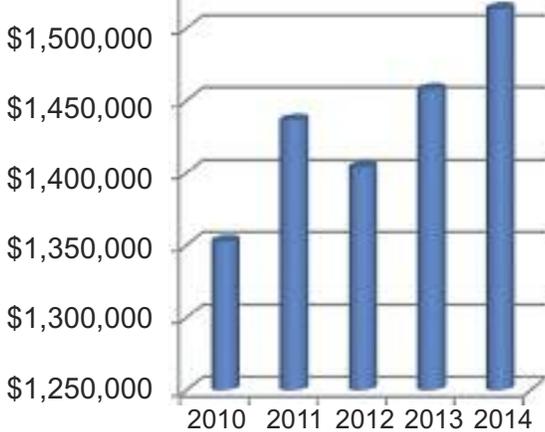
## *Building up* the Church

## Bishop's Annual Appeal 2014

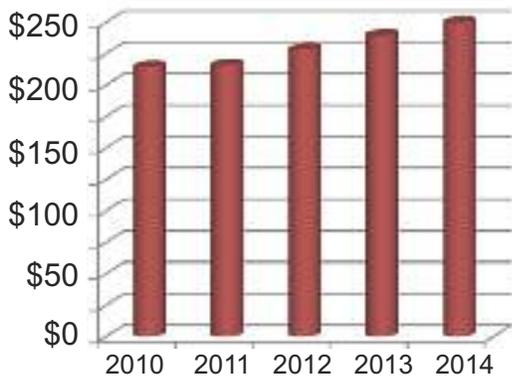
(To December 31, 2014)

# \$1,515,776

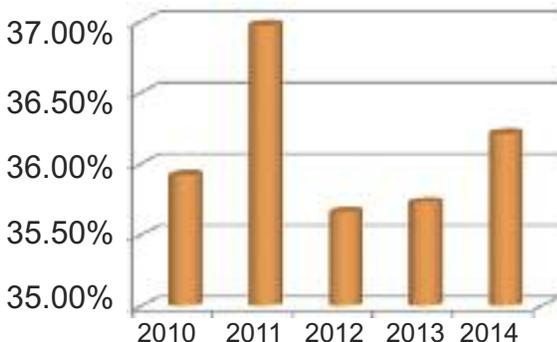
### Total BAA Donations:



### Average BAA gift per donor:



### Rate of Participation in the BAA:

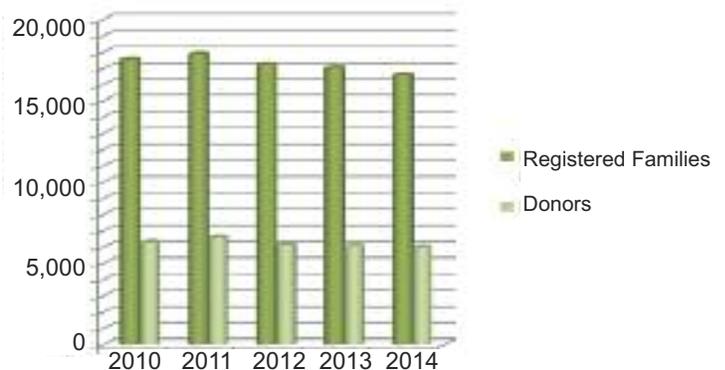


## Bishop's Annual Appeal 2014 Allocations

Aboriginal Parish Ministry	\$ 95,900
Catholic Family Services	\$ 50,000
Christian Initiation and Catechetics	\$ 122,000
Communications	\$ 97,400
Deaf Ministry	\$ 7,700
Ecumenical Commission	\$ 8,700
Education of Laity for Ministry	\$ 9,000
Education of Priests & Future Priests	\$ 143,000
Foundations: Exploring Our Faith/ ministry support	\$ 51,000
Friendship Inn	\$ 5,000
Hospital Chaplaincy	\$ 89,400
Lay Formation /Aboriginal Lay Formation	\$ 152,000
Liturgy Commission	\$ 8,000
Marriage & Family Life & Ministry Development	\$ 17,300
Office for Justice and Peace	\$ 28,700
Prairie Centre for Ecumenism	\$ 20,000
Resource Library	\$ 3,000
Restorative Ministry (Prison)	\$ 53,600
Rite of Christian Initiation for Adults	\$ 6,600
Vocations	\$ 33,000
Youth Ministry	\$ 64,000
Parish Sharing Incentive	\$ 185,000
BAA administration (projected to June 30)	\$ 225,000

**Please Note:** Bishop's Annual Appeal funds are raised in a calendar year, but the Catholic Pastoral Centre budget runs from June to June. This accounts for differences in the total amount donated in 2014 and estimated allocations (above). Some of the \$1.5 million raised in the 2014 Appeal will be accounted for in the 2014-15 budget year. For more information, please join us for the Diocese of Saskatoon **Annual General Meeting 4 p.m., Saturday, March 28** at the Cathedral of the Holy Family, 123 Nelson Road, Saskatoon.

### Registered Families / Donors:



## Congress Day in the Deaneries

Join Bishop Donald Bolen, parish, deanery and diocesan leadership for a Congress Day to be repeated in three locations across the diocese: **No charge. All are welcome!**

• **Feb. 28 - St. Patrick Parish, 3339 Centennial Drive, Saskatoon.** RSVP by Feb. 20 to (306) 659-5831 or [foundations@saskatoonrcdiocese.com](mailto:foundations@saskatoonrcdiocese.com)

• **March 7 - St. Joseph Parish, 600-4th Avenue, Kindersley.** RSVP by Feb. 27: [foundations@saskatoonrcdiocese.com](mailto:foundations@saskatoonrcdiocese.com) or (306) 659-5831 or toll free: 1-877-661-5005, Extension\*831.

• **March 14 - St. Augustine Parish, 809-10th Street, Humboldt.** RSVP by March 6 to [staugustine@sasktel.net](mailto:staugustine@sasktel.net) or call (306) 682-2106

**Schedule in all locations:**

Registration at 9:30 a.m., Lunch provided at no charge (but please pre-register), Congress ends with Mass at 3:30 p.m.

**Topics include:**

- Feedback for the Synod on the Family
- The Year of Consecrated Life
- Euthanasia & Assisted Suicide

## *Are your affairs in order?*

It is inevitable. We all see death. But, the question is, are your affairs in order so your loved ones and executor will be able to easily navigate through all the work that comes with wills and final estates, as well as knowing your wishes for your funeral and burial, contacting friends, and honoring your last wishes? To book a one-hour presentation in your parish on "Are Your Affairs in Order?" – which includes a copy of *Catholic Guide to My Estate* – contact Major and Planned Giving Officer Jocelyne Hamoline at the Diocese of Saskatoon Catholic Foundation, (306) 659-5849.

Stewards  
RADIATING THE  
**Joy**  
OF THE  
Gospel

Western Canadian Catholic  
Stewardship Conference

JUNE 12 - 14, 2015 - CALGARY TELUS CONVENTION CENTRE

**Keynote Speakers:** Cardinal Thomas Collins of Toronto and Bishop Robert Morneau of Green Bay, Wisconsin. Find more info at: <http://wccsc.ca>

Sharing the  
Hidden  
**TREASURE**

**Bishop's**  
ANNUAL APPEAL 2014

*A heartfelt Thank You to all those who assisted with, prayed for, and donated to this year's Bishop's Annual Appeal in support of Catholic ministries and outreach in our diocese and beyond. Your sharing makes a difference!*

## *Journeying with others through times of suffering*

Palliative Care physician Dr. Margaret Cottle was one of the speakers at a Living with Dignity event organized by the diocesan Office for Justice and Peace in November.

In addition to her many insights into the issue of euthanasia and assisted suicide, Dr. Cottle had suggestions for how each of us is called to walk in compassion and help to ease the sufferings of others.



**“Ninety per cent of caring is just showing up,”** stressed Dr. Cottle, encouraging her listeners to be faithful in caring for others, and not to be afraid of “grasping the nettle” of sharing a difficult journey

“Accompanying each other – and sharing the journey – brings hope and healing into our own lives and enriches our communal life,” she said. “We need not be afraid of caring deeply for each other. Even at the end of life, the rewards are exponentially greater than the difficulties.”

### **Practical Things to Offer (or Ask For) in Difficult Times:**

- Listen and pray
- Visit (which can also provide relief to the caregiver)
- Bring music or story CDs/MP3s
- Read books or the Bible aloud or record them in your own voice
- Choose a movie or show to watch together
- Provide meals and return empty dishes to others who have done the same
- Offer to be telephone/e-mail “headquarters”
- Assist in using a website like [www.Caringbridge.org](http://www.Caringbridge.org) to help family and friends keep in touch, and to assist in organizing meal donations, etc.
- Set up a sign-up sheet or book and then call/e-mail others to assist with house/yard work, errands, etc., arranging time-limited, specific commitments
- Help with children and their activities
- Apologize if you “goof”
- Laugh and remember together, write down memories
- Listen with empathy, and be supportive, not critical

**“If I speak in the tongues of men and of angels, but have not love, I am only a resounding gong or a clanging cymbal.... Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It is not rude, it is not self seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil, but rejoices with the truth. Love always protects, always trusts, always hopes, always perseveres. Love never fails.” - 1 Corinthians 12:31-13:8)**

# The Holiness in Being Broken

“He sent me to heal the broken-hearted, to proclaim liberty to the captives... to give them beauty for ashes, the garment of praise for the spirit of heaviness... Everlasting joy shall be theirs.” - *Isaiah 61*

When painful things happen to us, where is God?

The Bible tells us that when the ancient Israelites suffered many kinds of hardships, God was right there with them. “In all their affliction, He was afflicted,” says the prophet Isaiah (*Is. 63:9*).

Just as a parent often feels the pain more than the child who is in difficulty, so it is with our God. As we journey in faith, we can begin to understand that God himself enters into all our agony, and He has tasted the last drop in our own cup of suffering.

First Chronicles 16:34 tells us to give thanks to the Lord, for he is good and his love endures forever. St. Paul discovered the secret power of God’s grace while in the midst of affliction – to live in faith, to choose, to decide to lean on and trust in God’s goodness. St. Paul knew he also needed to have a heart of gratitude.

But, to be thankful in all things and for all things is not easy! At times, it goes against our very nature. How can I be thankful for pain, sorrow and suffering? In prayer, we can choose to be thankful, to live in faith, to trust that God’s plan for our lives is good and that he will bring good out of our burdens.

The feeling of happiness is fleeting and elusive. Our feelings can change from moment to moment and are unreliable. We must be attentive to our feelings, but not let them rule our every action or decision. Let us live by the Word of God and not by our feelings! We can put our trust in God in all things, and live with gratitude in our hearts at all times.

“I would have despaired and perished unless your laws had been my deepest delight. I will never lay aside your laws, for you have used them to restore my joy and health.” - *Psalms 119:92-93*

## *Fields are ripe for the harvest in hospital chaplaincy, as team strives to answer Christ's call to care for sick*

Funded through the generosity of donors from across the diocese who support the Bishop's Annual Appeal, the diocesan **Office of Hospital Chaplaincy** provides ministry at Royal University Hospital (RUH) and Saskatoon City Hospital (SCH) in Saskatoon.

"I believe that pastoral care in our hospitals is one of the greatest opportunities that we have for evangelization," says Céline Hudon, coordinator of hospital chaplaincy. **"This is a time and a place where 'the fields are ripe for harvesting' (John 4:35)."**

Being admitted to the hospital is a time when we are at our most vulnerable, afraid, and often, even in despair. "It can be a time of questioning beliefs, as people search for something to hang on to," describes Hudon.

Some experience guilt or regret at having neglected their faith life. Others might express anger or disappointment at God, asking "Why me?"

Those serving in hospital chaplaincy are privileged to respond to these spiritual needs, spending time compassionately listening and offering prayer, says Hudon.

"We must pay attention to the Holy Spirit's nudgings as He guides us to offer words of comfort and encouragement, and to pray spontaneously to touch hearts with God's love. Simple, timely prayers can often release a burden, comfort grief, or plant new hope."

Journeying with those who are sick and suffering is a crucial part of the gospel call.

"Jesus sought out broken and hurting people in order to bring them healing," notes Hudon.



**Hospital Chaplain Céline Hudon**

**"Jesus calls us to continue His work. In hospital ministry, we answer this call through a willingness of heart to say 'yes' and, through a commitment to make ourselves available, to try to be truly present to the patients."**

The diocesan hospital chaplaincy team only works at the two secular hospitals, notes Hudon. "Because St. Paul's Hospital is a Catholic hospital, their spiritual care program has existed since it opened, more than 100 years ago." Through a memorandum of understanding between the Health Region and the bishop, the diocesan program strives to offer effective pastoral care at the other two hospitals.

The goal is for Roman Catholic patients at Royal University Hospital and Saskatoon City Hospital to receive loving spiritual care during their stay. "We do this by attracting and maintaining a committed team who diligently show up to do the work, and also by striving to be better today than we were yesterday."

In addition to full-time chaplain and volunteer coordinator Céline Hudon, the team includes between 25 and 30 volunteers, full-time chaplain Rev. Rhéal Bussière, and five parish priests who cover calls on weekends.

The average number of patients on the visiting list each morning is about 80-100 at RUH, and 35-45 at SCH. More volunteers are always welcome on the team, either to provide one-on-one patient visits, or to serve as a Sunday sacristan.

***For more information about hospital chaplaincy at RUH and SCH, or to apply as a volunteer, please contact Celine Hudon at (306) 292-5531.***

*"I was sick and you visited me." - Matthew 25:36*

9th Annual

***Bishop's Dinner: In Support of Hospital Chaplaincy***

Friday, May 8, 2015 • TCU Place, Saskatoon • \$150 (partial tax receipt) • Call (306) 659-5851

# *We are all stewards of God's gifts*

**When you make decisions on how you will use your time, share your talents, skills, and abilities, and generally give to others – you are living a stewardship life. Stewardship is about our response to God's invitation to discipleship. It is about our everyday actions as we live out our Christian lives.**

A good steward is one who gets up in the middle of the night to care for a sick child, visits someone in the hospital or care home, shovels a neighbour's walk, or actively listens to someone who needs to have a heart-to-heart talk – all without expectations about “what's in it for me?”

Each and every day that we respond with a joyful and grateful heart to the needs of others – whether family, friends, neighbours or those we may never personally meet – we are living out God's stewardship call on our lives. Each and every time that we respond to meet the needs of others through our prayers, our respectful attention, and our Christ-centered response to a need, we are acting as disciples of Jesus Christ.

Stewardship is not all about money, although some may think so. Stewardship involves all of our decisions and choices, including how we:

- **Use our time** – time spent with family, in care for others, volunteering in our parish and ministries of the church, working for justice, or simply giving someone a call.
- **Show our thankfulness for all God has given us** – firstly God's gift of Jesus Christ and his Church, then the gift of our very lives, our families, friends, income, possessions, as well as the safety, freedom and security we enjoy in Canada, the opportunities we have in Saskatchewan, the food we eat, faith, education, parishes and parish life, the beauties of creation, and so much more.
- **Share who we are and what we have** – giving of ourselves and all the resources God has



**A reflection by Jocelyne Hamoline,  
Major and Planned Giving Officer**

placed under our direction and charge, including our financial resources.

In our Christian Catholic tradition, our theology teaches us stewardship through scripture, as well as the readings we hear at Mass, and throughout the liturgical prayers of our Church. Here we find a loving God inviting us to be responsible caretakers of all God's creation.

The opening prayer for the 22nd Sunday in Ordinary Time, Cycle C begins: “Almighty God, every good thing comes from you. Fill our hearts with love for you, increase our faith, and by your constant care protect the good you have given us.”

God is truly the giver of every good gift! We are called to believe this, to have faith in that truth, and then to use well all of God's many gifts.

The Second Vatican Council issued the Decree on the Apostolate of the Laity, which spoke at length about charitable works, and social aid. Section 10 concludes: “It is for Christians a duty and an honour to give back to God a portion of the goods they have received from him.”

The Catechism of the Catholic Church #2402 states: “In the beginning God entrusted the earth and its resources to the common stewardship of humankind to take care of them, master them by labour, and enjoy their fruits.” The Catechism goes on to stress that these gifts are to be shared with others: “The goods of creation are destined for the whole human race.”

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## Responding with an open heart, in faith and gratitude

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We are also reminded about a wider responsibility in the use of our possessions (CCC #2404) – the external goods we legitimately own are not merely for ourselves alone but destined for others also, in the sense that they can benefit others as well as ourselves.

The Catechism # 2446 cites the vigorous and challenging words of St. John Chrysostom: **“Not to enable the poor to share in our goods is to steal from them and deprive them of life. The goods we possess (keep) are not ours, but theirs.”**

A responsible custodian – disciple, steward, manager – not only believes that everything is a gift from God and develops those blessings wisely, but also is willing to share them sacrificially with others, especially the poor.

Fr. Joseph M. Champlin, in his book *Grateful Caretakers*, describes **stewardship as an “inner attitude, which with faith and gratitude recognizes that everything is a gift from God and with openness of heart willingly gives a portion of those gifts to others, especially the poor, for building up the Church and making this a better world.”**

**What is faith?** Faith enables us to look beyond and see something more, to discover the presence and power of God our creator. We put our trust, hope and reliance in God.

**What is gratitude?** A spirit of gratitude can make us realize that everything comes from God and thus strengthens our faith. It also curbs our self-centeredness. Being grateful draws us closer to God, to ourselves, and to others. Grateful people recognize that gifts received must be shared.

**What is openness of heart?** Gifts from God, received in faith and with gratitude, are not meant to be hoarded or kept for our own exclusive use. Instead, we are called to give a portion of those blessings from above to others, especially to persons in need. In that



way, we do indeed help build up the Church and make this a better world.

**Who are the poor?** Those who suffer physically from hunger and basic human needs of food and shelter, those who suffer spiritually (burdened by resentment, bitterness, unforgiveness, a painful past, abuse, victimization, etc.), mentally (from depression, and other mental health disorders), and emotionally (crippled by fear, worry, or anxiety).

Mother Theresa once said: **“It is not what we do that is important, but the amount of love we put into the doing.”**

How we give (or do not give), with or without love, is really what truly matters and is the best measure of our heart’s openness. When we cling to our possessions and do not share, we stagnate and become lifeless, like the locked-in Dead Sea, in the midst of banks brown and barren. By contrast, as a river receives water, she also shares her water and encourages life.

**When we receive God’s gifts and are willing to share a portion of them with others, then we can flourish and truly be full of life!**

*This reflection by Jocelyne Hamoline, Major and Planned Giving Officer of the Diocese of Saskatoon Catholic Foundation, includes excerpts from: ‘Grateful Caretakers of God’s Many Gifts - A Parish Manual to Foster the Sharing of Time, Talent, and Treasure,’ written by Joseph M. Champlin. For more information about Stewardship or Planned Giving, contact Jocelyne at: [jhamoline@dscatholicfoundation.ca](mailto:jhamoline@dscatholicfoundation.ca) or call her at 306-659-5849.*

## Why tell the Foundation about your planned gift?

By Jocelyne Hamoline  
Major and Planned Giving Officer

We all know the joy of giving, and of seeing the excitement in the eyes and face of the one receiving the gift. Remember as a child the times you received a gift and the delight you had when you realized it was exactly what you wanted? Remember the warmth and love you saw in the eyes of the one that gave you that gift? Jesus gives us gifts each and every day: think of the joy he must receive when we gratefully respond with a thank you, with praise and worship!

Each gift received through the Catholic Foundation – whether for a capital campaign, the Bishop’s Annual Appeal, or a special appeal – is received with joy, in anticipation of the good it will do in the lives of many. We are truly grateful for each and every gift: every gift is important and every giver is precious. As the Major and Planned Giving Officer for the Catholic Foundation, it is such a privilege to be given the opportunity to speak with donors about the work of the Church and the work that their giving can accomplish. It is also a great joy to be able to participate in the worthy works of the Church because of the generosity of many.

When a gift is bestowed on the diocese or a parish through a person’s estate, it is a celebration of thanks. We know this person was grateful for the gift of faith and the Church because they have remembered their faith community in their estate planning. They are saying thank you one last time to the Church that provided them with support, hope, community, friendships, and the sacraments.

There are many ways to leave a gift to a parish, the diocese or other charity. A bequest in one’s will is the most common method, and a gift of life insurance is a second preferred



method. Many individuals prefer to give a gift anonymously during their lifetime, or choose not to share with their chosen organization that they have left a “planned gift” within their estate. In Matthew 6, Jesus teaches us about giving, praying and fasting out of a pure heart, and not with the motive of pride and attention-seeking. We are to live for Jesus, and give, pray and fast simply because we love God and we are fulfilling his call in our lives.

The Catholic Foundation absolutely respects the desire for anonymity if that is the donor’s wish; however, a confidential discussion with the Planned Giving Officer may alleviate future problems when the gift is received.

There are a number of reasons why giving the Catholic Foundation advance notice about a “planned gift” may be advantageous, including:

- Professional financial and legal advisors are experts in their field, but not in the ministry of the church;
- Confirming correct legal name of the organization receiving the gift;
- Clarifying which organization should actually receive the gift – a particular parish, the diocese, or other ministry or group;
- Determining the intent of the gift and how it should be used;
- Including an “alternate use” clause, in case circumstances change;
- Assisting the donation recipient by providing information about the approximate size of the gift;
- Deciding whether a gift should be endowed or non-endowed.

### 1. Professional financial and legal advisors are experts in their field, but not in the ministry of the church:

You are always advised to seek the services of a professional advisor; be it your accountant, financial planner, estate planner, or lawyer. They have expert knowledge within their field, and can ensure that all your affairs are in good order. On the other hand, they usually are not experts when it comes to the ministry, programs, or the mission work done by the Church. Concepts of parish, diocese, chancery and pastoral work may not be familiar to them and they may not appreciate the use of specific words that for Christians have a special meaning within the ministries we support.

Our planned giving office can assist you in explaining terms used in our Christian Catholic context, suggesting appropriate phrasing, and ensuring that the correct ministry or program is referenced. A representative of the Catholic Foundation would be pleased to meet with you, your financial advisor, executor, or family members, to provide help in outlining the mechanics of the gift or its effect upon your estate.

### 2. Confirming correct legal name of organization receiving the gift:

As a supporter you will want to ensure you have used the correct legal name of the charity you wish to receive the gift, preferably with the CRA registration number, and perhaps the address. At times, gifts are directed to organizations that legally do not exist. It also could be that a parish (or other charitable organization) has a legal name quite different from the name on their letterhead, which could cause significant delays in rewarding a gift, plus possible court and legal costs.

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## Planned Giving Office can provide assistance

*Continued from Page 8*

Although you and your executor may fully understand which charitable organization is to receive the gift and your intention for its use, after you are gone, there should be no questions regarding the intended charity, regardless of who reads the your last will and testament. Also, if any other beneficiary questions the recipient of the gift, the Executor may be legally liable for replacing the funds, if it was later discovered that they were disbursed to the wrong organization.

### **3. Clarifying which organization should actually receive the gift – a particular parish, the diocese, or other group:**

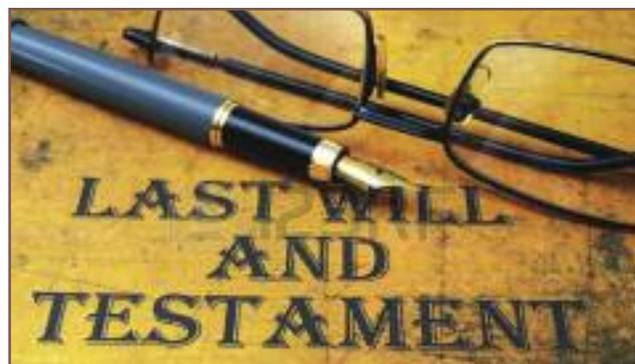
Donors often have a passion for a particular ministry, such as Restorative (prison) Ministry, Migration Ministry to refugees, the Education of Priests and Seminarians, or other local and domestic Christian mission work. It may not always be clear if the gift is meant for general use, or for a particular ministry within the parish or diocese. The Catholic Foundation's planned giving officer can assist you in determining which ministry or program within the parish and/or diocese should receive the gift in order that it is used in the area for which it was intended.

### **4. Determining the intent of the gift and how it should be used:**

If there is a specific, designated use for a gift, it is important that this designated use be in keeping with the stated mission and ministry of the organization receiving the gift. Occasionally organizations receive generous gifts that are not in keeping with their specified objectives or existing programs, and so they must ultimately decline the gift rather than take it under false pretenses.

### **5. Including an "alternate use" clause, in case circumstances change:**

Any time a gift is given to a charitable organization, it is important that some flexibility be given for the future use of the funds. This is done in either one of two ways. The easiest is to simply give the gift for general use "in support of the mission and ministry of the church" or some such phrase, which allows the organization to use the funds as they consider suitable. Alternately, you may desire to fund a specific program or initiative. It is then important to include an "alternate use" clause, which allows the funds to be used in support of a similar ministry or program, keeping in mind the spirit of the gift intent, but at the discretion of the charitable organization. As the planned gift may not be received for some years, it is



possible that programs may change to meet the changing needs within the Church community. An "alternate use" clause gives the recipient the flexibility to use the funds in a similar intent, if your desired use is no longer offered, prudent or possible.

### **5. Assisting the donation recipient by providing information about the approximate size of the gift:**

For planning purposes charitable organizations prefer to know, if possible, the potential value of a future gift, even though it is not possible to know when it will be received. Notice about the approximate amount can help in determining whether it is best to request that the gift be given as endowed funds or as a cash gift. Also, as human beings we must acknowledge that knowing the value of a future gift provides both incentive and encouragement to staff and volunteers actively involved in Church ministry. What a blessing it is for them to know that others are supporting their efforts in a significant way, and that the work they do so passionately can continue in the future.

### **6. Deciding whether a gift should be endowed or non-endowed:**

While the church must take care of its annual operating and program costs, it must also save money in order to provide for long-term future operations and programs. In order to meet both these needs, charitable organizations encourage and depend on both endowed and non-endowed gifts. A large capital program or initiative may need immediate funding, whereas general operational costs may be partially covered by interest earned on an endowment. For most endowments, the 'endowed amount' (initial gift or principal) is not touched for a set period, usually ten years, with only the generated interest being used. New endowments are only encouraged for gifts of \$25,000 or greater, due to the limited investment earnings on smaller amounts in proportion to the management costs for tracking, reporting each quarter, and annually disbursing the earnings.

*For more information on how to plan a gift to your parish or the diocese from your final estate, please contact Jocelyne Hamoline at 306-659-5849 or [jhamoline@dscatholicfoundation.ca](mailto:jhamoline@dscatholicfoundation.ca)*

## *Using a Life Insurance Policy to Leverage Your Giving*

Almost everyone has some kind of life insurance (especially those over the age of 30 and those who have a family). It could be group life insurance provided by an employer, as well as one or more individual policies or some combination of policies.

The most common reason for having life insurance is to protect surviving family members against financial loss in the event of the untimely death of the insured, but it has many other uses as well. Life Insurance can provide funds for a company to purchase a deceased partner's share of the business, funds to pay taxes when a person dies, funds to pay for funeral costs, and also, funds for a favourite charity. Next to bequests in a will, life insurance is the most common planned gift received by Canadian charities.

There are different ways an individual can use life insurance as a gift to a charity:

1. Transfer ownership of a paid-up policy.
2. Transfer ownership of an existing policy on which premiums are still owing.
3. Purchase a new policy, initially naming the charity as owner.
4. Name the charity as primary beneficiary of a policy.
5. Name the charity as a co-beneficiary to share the death benefits with others.
6. Name the charity as a contingent beneficiary to receive the death benefits only if the primary beneficiary is not living.

In the case of an existing life insurance policy, ownership is transferred by completing an assignment (transfer) form, which may be obtained from the insurance company. If the policy is purchased with the express purpose of making a gift, the charity may be named as owner (and beneficiary) on the application form. The charity benefits upon payment of death proceeds for the life of the insured. The donor benefits by receiving a charitable tax receipt for the value of the policy (if any) and for each premium paid. The receipt may be issued whether the donor pays the premium directly to the insurance company or contributes the premium amount to the charity, which then pays the insurance company. The donor leverages moderate premium payments of discretionary income into a large future sum to the charity.

For example, a donor, age 40, would like to give a sizeable gift to the Church, but does not have the substantial capital assets, other than the equity in his home and his RRSP. He purchases a life insurance policy with a face value of \$100,000, naming the Church as owner, and pays the premiums of \$150 a month for 10 years, after which the policy is expected to be paid up.

Total premium paid over 10 years:	\$18,000
Total amount of donation receipts:	\$18,000
Total tax credit, 44 %:	\$ 7,920
After-tax cost of policy (\$18,000-\$7,920)	\$10,080
At death, the charity receives a minimum, depending on the investment return on the premium deposits:	\$100,000.

In this example, the donor is able to provide a gift of at least \$100,000 for a net outlay of \$10,080.

If you have a paid-up policy that you initially purchased to provide for family protection and you are no longer in need of the policy, it is essentially an idle asset. You could sign over the ownership and beneficiary of such a policy and receive a charitable tax receipt for the value of the policy. If you have an existing policy and are still making premium payments, you can transfer ownership to the Church and receive a charitable tax receipt for the face value of the policy and any premiums you make.

For more information or a private consultation on how you can leverage your charitable dollars into a major planned gift to your parish or the Diocese of Saskatoon Catholic Foundation, please contact Phil Mamchur, BComm, CFP, CIWM, FCSI, at (306) 244-9788 or Jocelyne Hamoline at (306) 659-5849.

*(This information is general in nature and does not constitute legal or financial advice, and should not be relied upon as a substitute for professional advice. The Diocese of Saskatoon Catholic Foundation strongly encourages you to seek professional and legal, estate planning and/or financial advice before deciding on your course.)*



***Foundations: Exploring Our Faith Together presents a Lenten Series:***

## **The Light of Glory in Prairie Skies: Salvation History in the Stained Glass of Holy Family Cathedral**

*A prayerful, poetic and theological reflection on salvation history  
with Bishop Donald Bolen and Agnes Pelletier*

Join Bishop Donald Bolen and Agnes Pelletier on three Sunday afternoons in Lent for this reflection on God's revelation, examined through the lens of the beauty and art of the stained glass windows that circle the worship space of the Cathedral of the Holy Family in Saskatoon.

**March 1 – Creation and Covenant:** God's glory fills the universe in the ongoing and ever-renewing act of creation. Likewise, God's never-ending love echoes through every generation, in the promise to be with us always.

**March 15 – Annunciation and Incarnation:** The eternal son of God shares our humanity, coming among us with Mary's "Fiat." The Archangel Gabriel's invitation is also a call to let Christ be born in us, here and now, in this time and place – in sacrament, in word, and in one another.

**March 29 – Resurrection and Glory:** Salvation comes through Jesus, continues through the work of the Holy Spirit within us, and will one day bring us to eternal life.

**All sessions will be held 2 p.m. Sunday afternoons  
at the Cathedral of the Holy Family, 123 Nelson Road, Saskatoon**

No registration required: attend one, two or all three sessions.  
There will be an opportunity to make a free will offering.

Find the online list of other Foundations: *Exploring Our Faith Together* sessions being offered this Lent at: [www.saskatoonrcdiocese.com/foundations](http://www.saskatoonrcdiocese.com/foundations) or call (306) 659-5831 for more information.

# Stewardship Response Form

*You are invited to fill out the following form and mail it to:*  
Bishop Donald Bolen, Roman Catholic Diocese of Saskatoon  
123 Nelson Road, Saskatoon, SK. S7S 1H1

Dear Bishop Don,

I would like to help create a future in the church where there is a place for everyone and greater opportunity to change lives.

- I will continue to pray for our Church, for diocesan needs, and my parish.
- I will use my time and talents to help others, volunteer in my parish and/or meet other charitable needs in my community.
- I have already left a gift to the Diocese of Saskatoon and/or my parish in my will.
- I am considering leaving a gift to the Church in my will. Please continue to send me occasional information about giving to the Church.
- I am interested in learning more about the Church’s teaching on stewardship. Please continue to send me occasional information about being a good manager of all that God has given me.
- I realize many Catholics like to leave a gift to the Church in their will, because the Church is important to their lives, and they care about the work of evangelization and outreach. I would like more information about supporting a particular initiative or ministry in the Church.
- I am interested in my parish learning more about a *Catholic Approach to Estate Planning*. Please ask the Planned Giving Officer to contact me regarding the one-hour presentation “*Are your Affairs in Order?*”

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/Town: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Parish Name and Town: \_\_\_\_\_

Parish Contact: \_\_\_\_\_ Parish Phone: \_\_\_\_\_

*All are welcome to attend!*

**The Roman Catholic Diocese of Saskatoon**

**Annual General Meeting**

**4 p.m Saturday, March 28**

Cathedral of the Holy Family, 123 Nelson Road, Saskatoon, SK.