

Many ways to
give

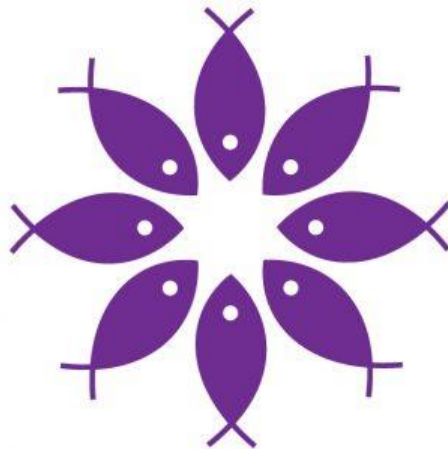


Karen Plater,
Associate
Secretary for
Stewardship &
Planned
Giving





The
Presbyterian
Church
in Canada

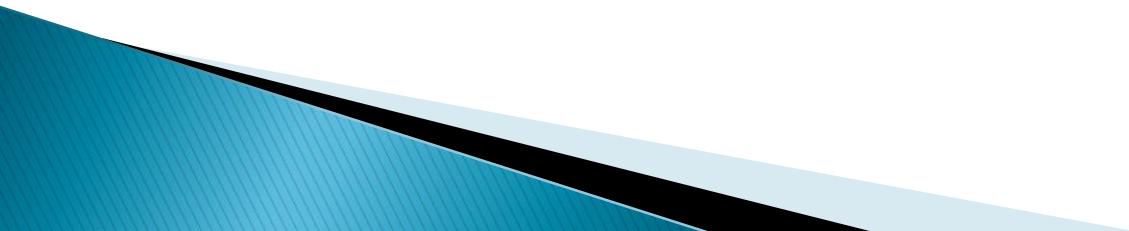


Presbyterians
Sharing

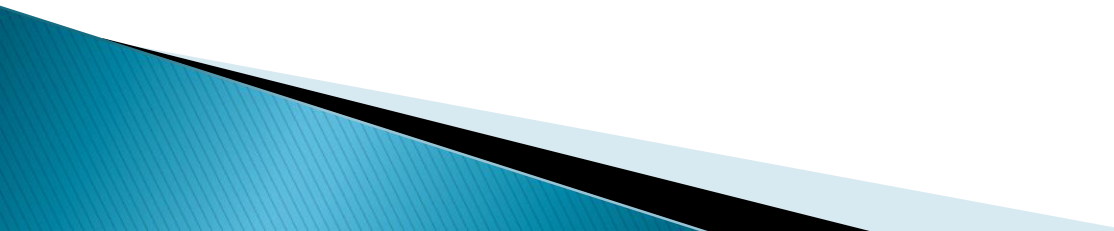
Please type in your questions

- ▶ Moderator will read them out on your behalf. We'll also take question breaks during the presentation and again at the end.

Stewardship is not about giving to a budget but responding to the call of God in our lives with all our gifts – time, treasure, talent.



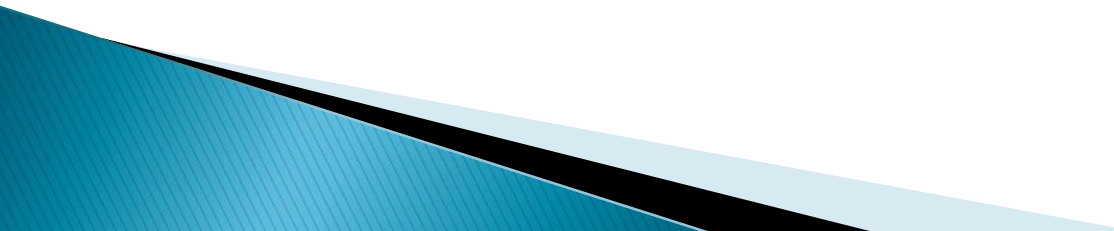
Economos (Greek word)

- ▶ The *ekonomos* knew the *economia* of the owner, the over-all plan for the estate; the owner's deepest intentions and greatest hopes
 - ▶ Stewardship invite us to live out the will of God, as revealed in the Scriptures and especially in Jesus
- 

Economos (Greek word)

- ▶ As stewards of God's gifts, we have a deep responsibility to use them in ways which follow Jesus' teachings

Stewardship

- ▶ Donors don't give their money TO your ministry
 - ▶ they give THROUGH your ministry to touch the lives of other people
 - ▶ We need to be good stewards of their gifts
- 

God's Grace

We want you to know, brothers and sisters, about the grace of God that has been granted to the churches of Macedonia.

II Corinthians 8:1

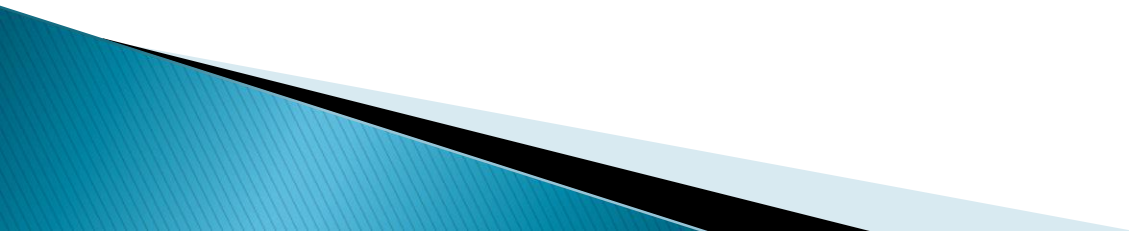


charisto

I thank

charis

grace



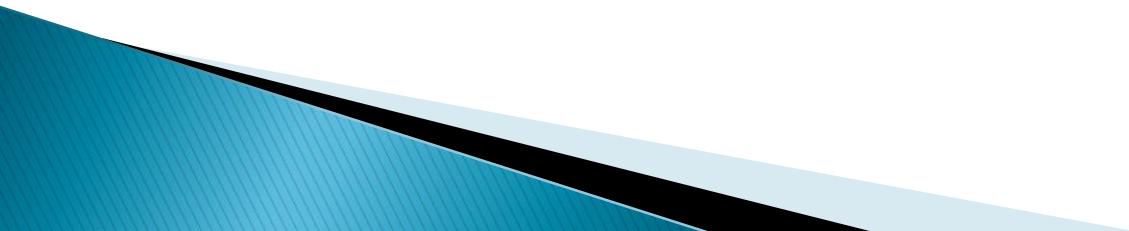
When *charis* comes from God to us, Bible translators call it *grace*.

When *charis* goes from us to God, translators call it *gratitude*.



God gives us grace.
We give God
gratitude.

Giving and Receiving are so closely related that you can use the same word for both



The Joy of Generosity



II Corinthians
9:7

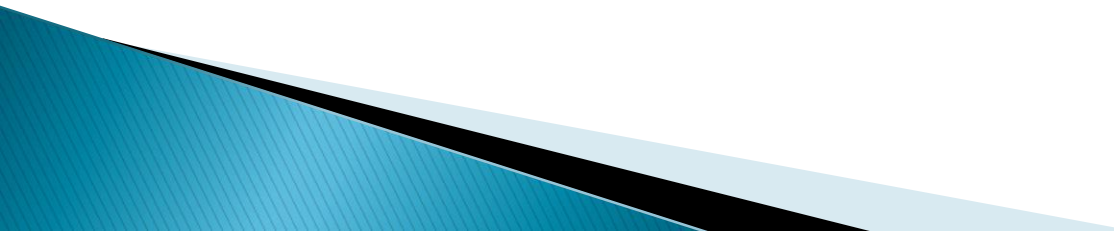
For if the eagerness
is there, the gift is
acceptable
according to what
one has – not
according to what
one does not have.

II Corinthians 8:12

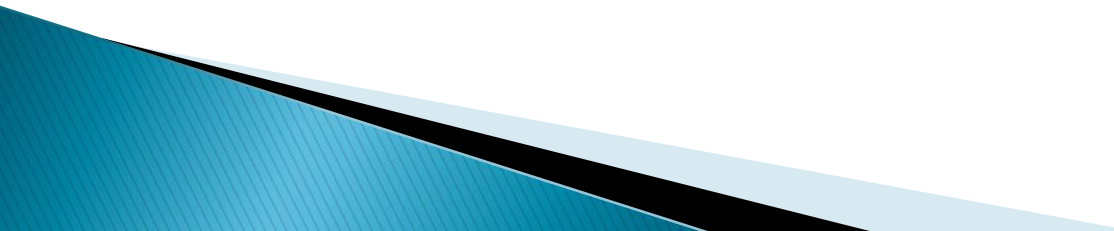


Many ways to
give

Many ways to give

- ▶ Gifts of Cash
 - Offering plate
 - Pre-authorized remittance (PAR)
/automatic debit/monthly donors
 - Digital giving
 - ▶ Planned Gifts
- 

Many ways to give

- ▶ People are motivated to give by a compelling mission.
 - ▶ Tax relief can be a factor when determining how much they can give.
- 

Please type in your questions

- ▶ Moderator will read them out on your behalf.

Ron Bremner



- ▶ Ron grew up in Toronto, son of faithful Presbyterians
- ▶ A dermatologist in Saskatoon
- ▶ Married to Muriel for 62 years and had two children
- ▶ Taught pro bono, 8 hrs/wk for 17 yrs at U of S
- ▶ Taught Sunday School and served as an elder at St. Andrew's, Saskatoon
- ▶ Died October 21st, 2011

Wanted to give \$1 million

“If I had a million dollars...”

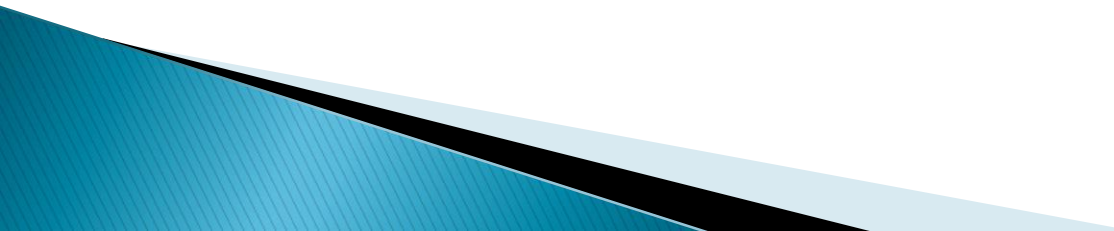
1. \$50,000 initial gift
2. \$300,000 Donor
Advised Fund
3. \$500,000 life
insurance
4. \$150,000 bequest
5. **\$1,000,000**

1. \$28,000
2. \$168,000
3. \$32,680
4. \$84,000
5. **\$312,000 total**

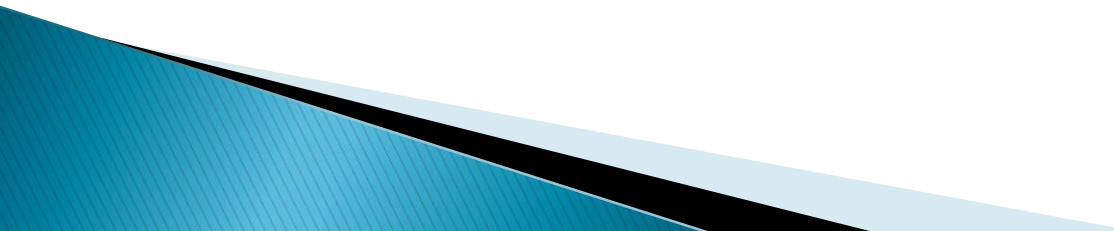
Gifts to set up
endowment

Net cost after tax credits

Gift of Cash

- Tax credit based on face amount
 - 75% of net income reportable in any one year
 - Carry forward of an additional 5 years
 - Spouses can split donation receipts
- 

Gift of Cash

- ▶ Section 118.1 of the Federal Income Tax Act: provides a tax credit for donations made to qualified donees
 - ▶ 5% on the first \$200 and 29% on donations above that amount for people with income less than \$200,000 in 2016.
- 

Gift of Cash

- ▶ **Example** A donor in Ontario with taxable income of \$70,000 makes a donation of \$3,000.

Federal tax credit

- **\$30** (15% on the first \$200)
- **\$812** (29% of \$2,800)

Provincial tax credit

- **\$20** (10% on the first \$200)
- **\$588** (21% on the remaining \$2,800)

\$1,450 is their total tax credit.

\$1,550 is the cost of their donation.

Gift of Cash

Amended legislation

- ▶ In 2016 subsection 118.1(3) was amended to create a tax credit rate of 33% for donations above the first \$200, when an individual's taxable income exceeds the top personal tax bracket of 33%: \$200,000 for 2016 and \$202,800 for 2017.

Gift of Cash

As a result of this amendment, the credit is calculated as the total of the following:

- 15% on the first \$200 of total donations
- 33% on whichever of the following amounts is less:
 - the amount of the donations for the year above the first \$200
 - the amount of the taxable income that is over \$200,000 (2016) or \$202,800 (2017)
- 29% on the total donations for the year above the first \$200, which are not eligible for the 33% rate above

Gift of Cash

- ▶ **Example** A donor in Ontario with taxable income of \$215,000 makes a donation of \$20,000.

Federal charitable donation tax credit

- **\$30** (15% on the first \$200)
- **\$4,950** (33% of \$15,000) which is the amount by which their taxable income exceeds \$200,000 (\$15,000)
- **\$1,392** (29% of \$4,800) which is the amount over \$200 not eligible for the 33% rate (\$19,800 – \$15,000)

Total Federal Tax Credit: \$6,372



Gift of Cash

Provincial tax credit (ON)

- \$20 (10% on the first \$200)
- \$4,158 (21% on the remaining \$19,800)
- \$4,178 is their total provincial tax credit.

$\$6,372 + 4,178 = \$10,550$, the total tax credit for 2016.

Cost of donation is \$9,450



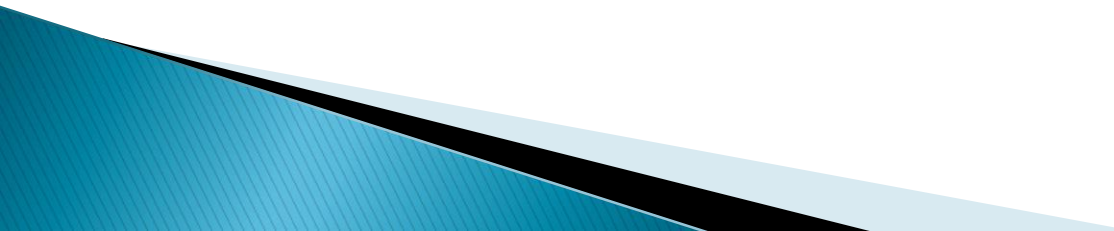
Offering Plate



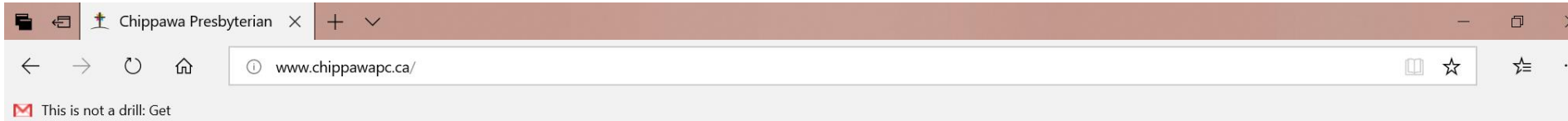
Please type in your questions

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Pre-Authorized Remittance (PAR)

- ▶ \$0.50/donor/month – max of \$45 per congregation
 - ▶ Easy to set up and cancel
 - ▶ Administered by United Church of Canada
 - ▶ <https://presbyterian.ca/stewardship/par/>
- 

Online Giving

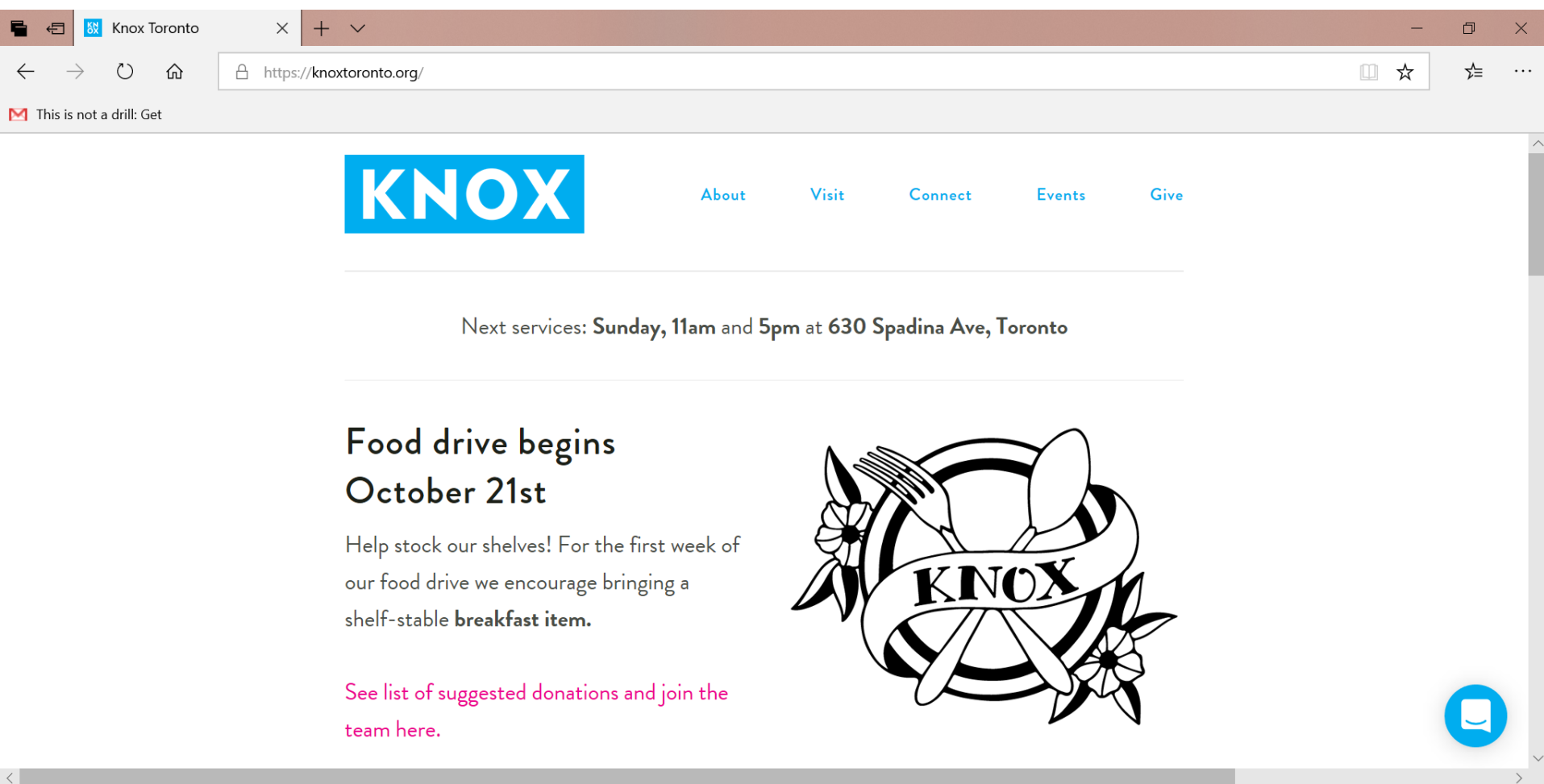


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Online Giving



Online Giving

Knox Waterloo Presbyte X + v

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📧 This is not a drill: Get

Knox Waterloo Presbyterian Church

A caring Christian fellowship committed to God in worship, growth and service.

Home Who We Are Our Ministries Give to Knox

AUTUMN 2018 THE CHURCH WITH A SMILE!




ACROSS THE PEWS
KNOX WATERLOO

Autumn 2018 Newsletter

The Autumn issue of our newsletter, ACross the Pews, is now available. Pick up your copy at the church or download it here (in PDF format) or view online:


Wednesdays at Knox

Monday
Thursday Tuesday
WEDNESDAY
Sunday Saturday



transforming lives and congregations

Watch & Listen Online



Worship Services

Sunday worship service at 10am.
Sunday School Program and Child Care provided

Order of Service

November 11, 2018
November 4, 2018

This week at Knox

November 11 - 17, 2018
November 4 - 10, 2018

Knox Posts

Being Kind in a Time of Rage
Brooke's Generosity Blog

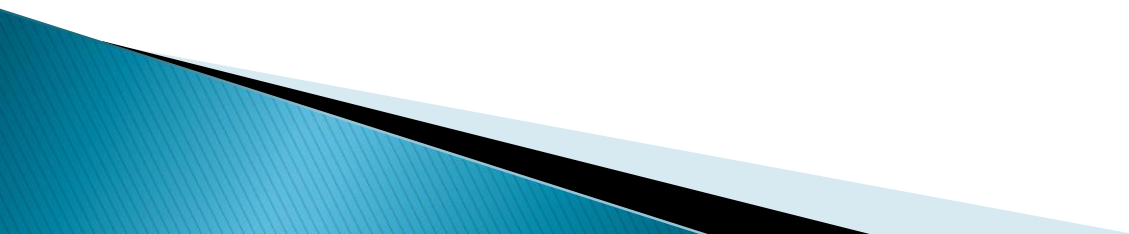
Sunday, November 11th
100 years ago on November 11th at

http://knoxwaterloo.ca/home

Windows Taskbar: Type here to search, [Icons: Mail, Edge, File Explorer, Excel, PowerPoint, Word, OneDrive, Firefox, Chrome, PDF Reader], 11:54 AM, Wednesday 11/14/2018

eGiving Solution		Tithe.ly PDF	Push Pay PDF	iATS PDF	Pay Pal PDF	Canada Helps PDF	First Data PDF	Moneris PDF	Square Reader PDF	Stripe PDF	PAR PDF
COST	MONTHLY FEE:	\$0 - Basic \$9 -Optional Text Service	\$99 Includes Text & Premium eChurch Mobile Content App	\$16	\$0	\$0	\$20+	Online \$35* Terminal \$35* +\$24.96 Quarterly Security Fee	\$0	\$0 +	\$0
	TRANSACTION FEE:	1.0% - ACH 2.75% - CC + 0.30	\$2.5% +/- + 0.20	2.05-3.5% + 0.35	1.6% + 0.30	4%	1.65% + 0.35	\$2.5% +/- + 0.75 Interact	2.65%	2.2-3.5% + 0.30	\$0.50 (\$45/mn max)
	NSF FEE:	\$0.00		\$3.50							
	SETUP COSTS:						\$75 +	Online \$400 Terminal \$300 Interact \$50		Cost of Onsite Terminal	
FEATURES	INTERACT			●	ⓘ	●	ⓘ	ⓘ			
	CREDIT CARD	●	●	●	●	●	●	●	●	●	
	ACH (PreAuthorized Bank Debit):	●		●	ⓘ						●
	RECURRING GIFT OPTION:	●	●	●	ⓘ	ⓘ	●	ⓘ		●	●
	CELL PHONE GIVING APP:	●	●								
	TEXT GIVING	ⓘ	●								
	ONLINE/KIOSK GIVING	●	●	●	●	●	●	●		●	
	MULTIPLE GIVING STREAMS:	●	●	●		●	●				
	MOBILE CONTENT:	ⓘ	●								
	DONOR NOTIFICATION:	●	●	●	●	●	●	●	●	●	
	GIVING REPORT:	●	●	●	●	●	●	●	●	●	●
	DATABASE INTEGRATION:	●	●	ⓘ		ⓘ					ⓘ
	ONGOING SUPPORT:	●	●	●	●	●	●	ⓘ	ⓘ	ⓘ	ⓘ
	DEPOSIT TO CHURCH BANK:	●	●	●		●	●	●	●	●	●
SETUP	HARDWARE:						ⓘ	ⓘ	●	ⓘ	
	INTERNET REQUIRED:						ⓘ	ⓘ		ⓘ	
	APPROVAL/ACTIVATION:	5 minutes		10-14 days	15 minutes	3-5 days	3-5 days	3-5 days	15 minutes	3-5 days	By 10th for current month
	CONTACT/INFO:	●	●	●	●	●	●	●	●	●	●

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Canadahelps: Basic account

► Fees

- 4% flat rate on one-time donations
- 3.5% flat rate on monthly / recurring donations (PAR)
- No additional admin or other transaction fees
- 3–5 business days to approve and set up your account

CanadaHelps: Full fundraising account


- ▶ Customizable donation form and pages + donate button on your website
- ▶ Fees
 - One-time and monthly donations – 3.5%: \$50.00 would yield \$48.25
 - Peer-to-Peer social fundraising – 4.9%
 - Event/Ticket sales – 4.5%
 - Accept debit bank / credit card information
 - No additional administration or costs per transaction
 - They issue the tax receipt and transfer funds monthly
- ▶ 3–5 business days to approve and set up your account

The PCC's Basic Account

iPad 9:24 PM 69%


THE PRESBYTERIAN CHURCH X

← → ↻ <https://www.canadahelps.org/en/charities/the-presbyter...> ☆ 🔊 📄 ⋮

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THE PRESBYTERIAN CHURCH IN CANADA





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Business Number: 107856619RR0001

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The Presbyterian Church in Canada is a national Christian organization representing 150,000 people in over 840 congregations and ministries across Canada. Presbyterian congregations and individuals work together with the national office to develop, equip and support congregations; share in ministries that support Indigenous, refugee and inner-city communities; equip and prepare people to become ministers through

A Variety of Mission and Ministry Accounts

Presbyterian World Service & Development, the PCC's relief and development agency, receives gifts to help vulnerable people overcome poverty through sustainable development programs addressing food security, livelihoods, health, human rights, refugees. PWS&D also responds to emergency situations caused by crisis such as earthquake, famine, tsunami and conflict.

[Read More](#)

Donate To This Charity

[Donate Now](#)

\$25

\$100

Canadian Ministries ✓

International Ministries

Mission Priority Funds

Presbyterian Archives

Presbyterians Sharing

Presbyterian World Service & Development

APPLY YOUR DONATION TO A SPECIFIC FUND SET UP BY THIS CHARITY

Canadian Ministries

INCLUDE A MESSAGE FOR THIS CHARITY

1200 characters remaining

DEDICATE THIS DONATION

Give [in honour](#) or [in memory](#) of someone special



TITHE.LY

tithe.ly – Basic

- ▶ Uses a Tithe.ly page with your congregation's name prominently featured
- ▶ It's Free and Includes Mobile Tithe.ly App; Kiosk; Website donation button
- ▶ Easy to approve and set up – they'll walk you through
- ▶ Credit Card and Visa Debit only (no access to Canadian bank accounts for debit)
- ▶ Fees (in Canadian dollars)
 - Special PCC rate of 2.75% + \$0.30 per transaction
 - Text Giving is optional for an additional \$9 per month (special PCC rate for 3 months – \$19 after this period)

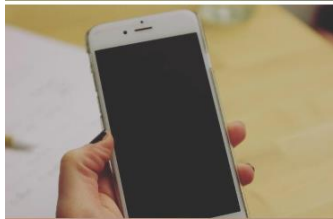
tithe.ly – Customized

- ▶ Your church name and look is featured
 - Includes complete giving suite: mobile, text, kiosk, web-button, and monthly giving (PAR)
 - Custom branding, layout and design
 - + 12 other features
- ▶ Fees for the App (in US Dollars) are
 - \$149 to set up the App (one time only)
 - \$59 per month
- ▶ Fees for giving transactions (in Canadian Dollars) are
 - Special PCC rate of 2.75% + \$0.30 per transaction

Full support from Tithe.ly is provided 24/7 with both the customized app and digital giving tools



Who We Are



Message Board



Prayer Wall



Podcasts



Give



Podcasts



Give



Video Stream



Events



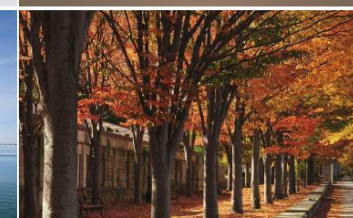
Blog



I Was Hungry



Shore Points



Mercer County



NewsFeed



Photo/Video



Worship Resources



Mission Moments



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Contact Us



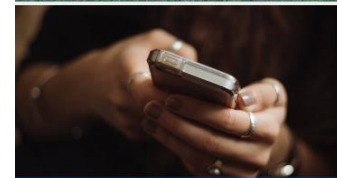
Facebook



Twitter



More



NewsFeed



Photo/Video



Worship Resources



Mission Moments



Stewards By Design



Give



Stewardship Mom...



Bible



Home



Contact Us



Facebook



Twitter



More

PCC 8:57 PM tithe.ly
















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The Presbyterian Church in Canada

Toronto, ON M3C 1J7

Amount:	Ex: 100
Give to:	Presbyterians Sharing
Card Number	
CVV	MM/YYYY
Email	
Full Name	
<input type="checkbox"/> Cover card processing fees?	

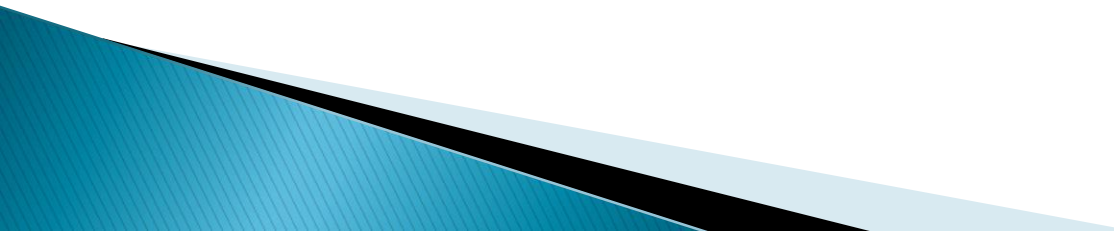
- Bell 8:58 PM More 
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-  Home  Contact Us  Facebook  Twitter  More



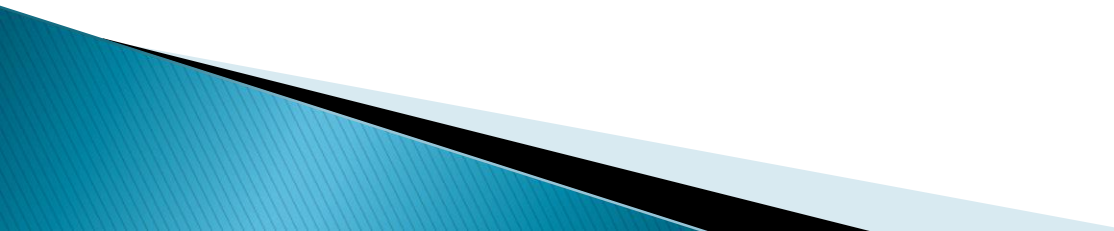
Please type in your questions

- ▶ Moderator will read them out on your behalf.

Planned giving

- Stocks, bonds, property
 - Charitable gift annuities
 - Estate gifts
 - Memorials
- 

Ready to Receive Planned gifts?

1. What would you do if you received an undesignated bequest for \$200,000?
 2. You need clear policies and procedures for how planned gifts will be received, invested and used to enhance the life and mission of your ministry.
- 

A Basic Rule of Thumb



- ▶ Do ***not*** use planned gifts to “top up” the deficit in your annual budget or just “save for a rainy day”
- ▶ Instead, use planned gifts to expand your ministry/mission beyond what could be done through the annual budget or other fundraising appeals.
- ▶ Otherwise, planned gifts will undermine the generosity of annual gifts and foster a survival mindset that is concerned at best with maintaining the status quo.

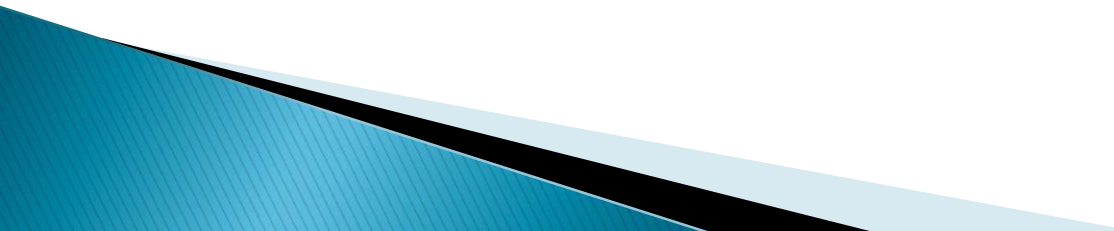
Gifts of Securities



Boike and Dikke Deumer

- ▶ Emigrated from Holland after WWII.
- ▶ Mr. Deumer established his own steel fabricating company.
- ▶ Members of Nassagawaya Church near Campbellville, Ontario.
- ▶ Their gift of stock paid for the painting of the sanctuary.

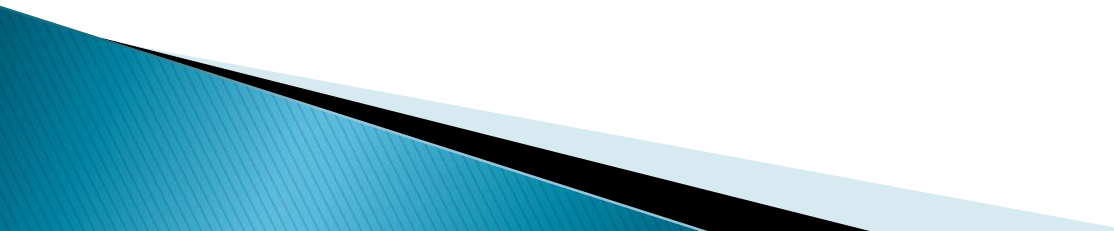
Gift of Securities

- Publicly traded on a recognized stock exchange – the capital gain is taxable to donor unless given directly to a charity
 - Tax credit based on closing market value the day the PCC broker receives the stock
 - Amount of contribution reportable in one year is **75% of net income**
 - Carry forward of an additional 5 years
- 

Ms. Smith, wants to gift 1000 shares of ABC stock to her congregation with a market value of \$50 a share; she bought them at a cost of \$20 a share (they've appreciated by \$30 per share). Should she sell and donate the shares or donate directly?

	Sells Shares	Donates Shares
1. Value of the shares	\$50,000	\$50,000
2. Original purchase price	\$20,000	\$20,000
3. Capital gain	\$30,000	\$30,000
4. Taxable gain (line 3 x 50%)	\$15,000	\$0
5. Donation receipt	\$50,000	\$50,000
6. Donation tax credit (46%)	\$23,000	\$23,000
7. Tax on capital gain (4 x 46%)	<u>\$6,900</u>	<u>\$0</u>
8. Net tax savings (line 6 – line 7)	\$16,100	\$23,000
9. Cost to make the gift (line 1-line 8)	\$33,900	\$27,000

Gift of Life Insurance

- ▶ Take out a new policy naming the church as the beneficiary and owner.
 - ▶ Give a policy you presently own to the church by naming it as owner and beneficiary.
 - ▶ Name the church as one of the beneficiaries of an existing policy.
 - ▶ Give directly to your congregation
- 

Bequest thru Will

- ▶ 50% of Canadians do not have a legal will.
- ▶ If you die “intestate” (without a will), the government decides how to distribute the assets God has entrusted to you.

Wills and Bequests


- ▶ You can give a specific amount or a percentage of your estate or the residue of your estate

“I leave to 10% of my estate.”

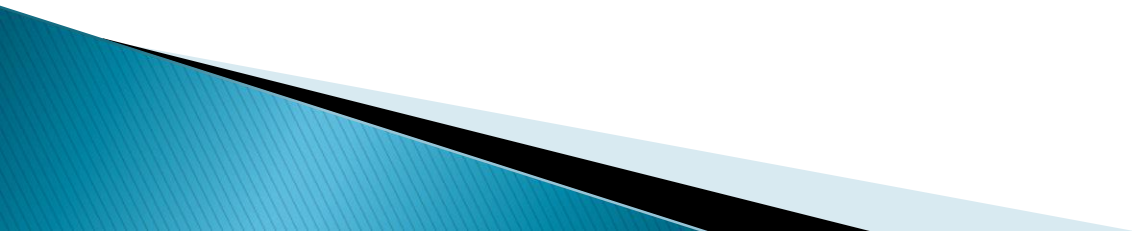
or

“I leave the residual amount of my estate”

You can change your present will by adding a clause or ***codicil***.



Bequest thru Will


- ▶ Language is important. Don't be too restrictive.
 - ▶ Use appreciated securities for tax benefits
 - ▶ Talk to church trustees, professional advisors, heirs & executor about your plans
- 

Annuities



- ▶ Giollo Kelly bought an annuity: \$10,000 for PCBC in 1994
- ▶ When she died fifteen years later, she had received nearly \$11,000 in total payments (87% tax-free)
- ▶ Left a legacy of nearly \$7,500 for PCBC

Annuity Fast Facts

- ▶ Minimum gift: \$5000
 - ▶ Minimum age: 60
 - ▶ Can be Joint (life-long income for you and your spouse or sibling) or Single (income for you as long as you live)
 - ▶ When you die, residual goes to church
 - ▶ Charitable tax receipt for minimum of 20% of the total annuity (% increases the older you are when you acquire annuity and the size of the annuity.)
- 

Promoting Annuities

- ▶ <https://presbyterian.ca/plannedgiving/pg-video/>



Sample Quote

Age 84 Single annuity Female, 2017

\$75,000 Receipt: \$25,090.18

Annual Income: \$5,325.00
(Rate: 7.10%) 100% tax-free

\$50,000 Receipt: \$16,521.48

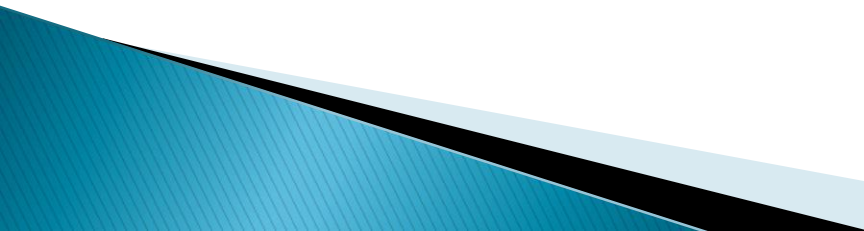
Annual Income: \$3,550
(Rate: 7.10%) 100% tax-free

\$25,000 Receipt: \$7,952.79

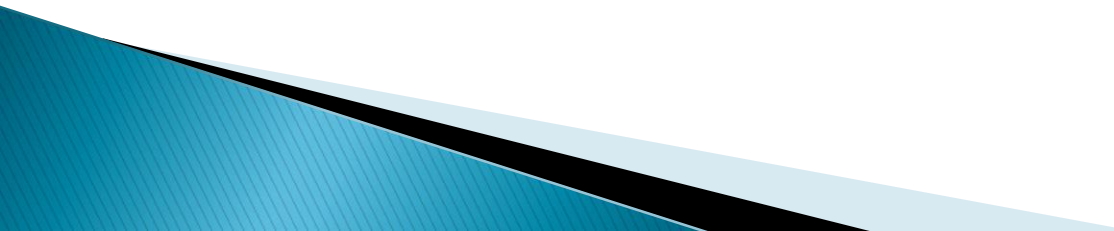
Annual Income: \$1,775.00
(Rate: 7.10%) 100% tax-free

\$15,000 Receipt: \$4,525.31

Annual Income: \$1,065
(Rate: 7.10%) 100% tax-free

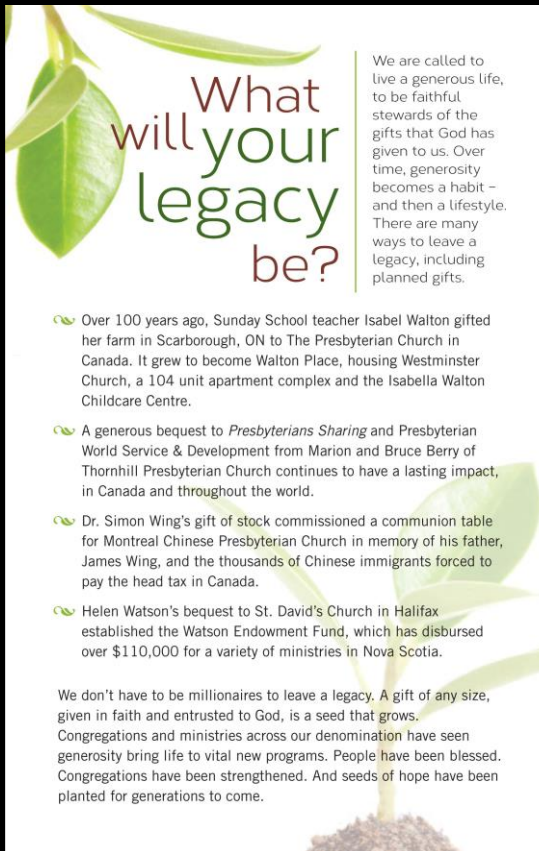


You don't have to be rich

- ✓ The strategies Ron and Muriel Bremner used are available to us all.
 - ✓ By pooling our wealth together for a common purpose we can do so much more and leave a lasting legacy!
- 

Promotion Material

- ▶ <https://presbyterian.ca/plannedgiving/ways-to-give/>



What will your legacy be?

We are called to live a generous life, to be faithful stewards of the gifts that God has given to us. Over time, generosity becomes a habit – and then a lifestyle. There are many ways to leave a legacy, including planned gifts.

- Over 100 years ago, Sunday School teacher Isabel Walton gifted her farm in Scarborough, ON to The Presbyterian Church in Canada. It grew to become Walton Place, housing Westminster Church, a 104 unit apartment complex and the Isabella Walton Childcare Centre.
- A generous bequest to *Presbyterians Sharing* and Presbyterian World Service & Development from Marion and Bruce Berry of Thornhill Presbyterian Church continues to have a lasting impact, in Canada and throughout the world.
- Dr. Simon Wing's gift of stock commissioned a communion table for Montreal Chinese Presbyterian Church in memory of his father, James Wing, and the thousands of Chinese immigrants forced to pay the head tax in Canada.
- Helen Watson's bequest to St. David's Church in Halifax established the Watson Endowment Fund, which has disbursed over \$110,000 for a variety of ministries in Nova Scotia.

We don't have to be millionaires to leave a legacy. A gift of any size, given in faith and entrusted to God, is a seed that grows. Congregations and ministries across our denomination have seen generosity bring life to vital new programs. People have been blessed. Congregations have been strengthened. And seeds of hope have been planted for generations to come.



**Planting seeds of hope,
for generations to come.**

You can give a gift that will change lives today and grow the mission of the church for generations to come!

Planned gifts can be made through:

- Gifts of Cash
- Wills and bequests
- Life insurance
- Gift annuities
- Publicly traded securities
- Gifts of real estate
- Charitable remainder trusts

Planned Gifts:

- Are usually used to fund long-term ministry goals
- Often have tax benefits

To learn how a bequest, gift of stock, gift annuity or other planned gift can leave a lasting legacy, please contact:

Stewardship & Planned Giving
The Presbyterian Church in Canada
50 Wynford Dr.
Toronto, ON M3C 1J7
(416) 441-1111 or 1-800-619-7301
plannedgiving@presbyterian.ca



Promotion Material

- ▶ <https://presbyterian.ca/plannedgiving/ways-to-give/>

Legacy in Your Will

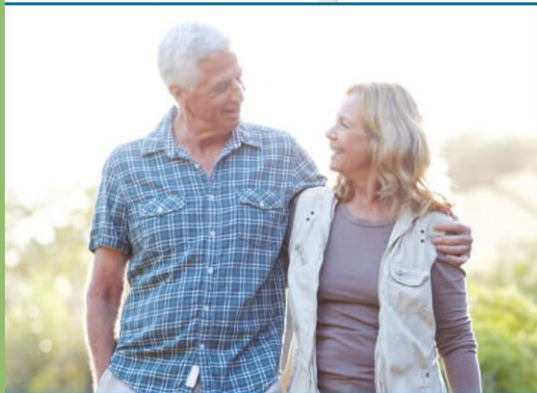
Gifts with Impact



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.

Charitable Gift Annuities

Gifts with Impact



A **charitable gift annuity** is one of the best investments and most impactful gifts you can make. If you are 60 years of age or older, The Presbyterian Church in Canada's gift annuities allow you to give a significant gift to your congregation or a PCC ministry that is important to you and receive a tax receipt and guaranteed income for life, at a fixed rate.

Life Insurance

Gifts with Impact



A gift of **Life Insurance** is an easy way to leave a significant gift to a ministry that you care deeply about, for a relatively small financial outlay. It can be a creative way to make a meaningful gift that you didn't think was possible, through either a new or existing policy.

Promotion Material

- ▶ <https://presbyterian.ca/plannedgiving/ways-to-give/>

Life Beneficiary Gifts

Gifts that Leave a Legacy



By naming your congregation or The Presbyterian Church in Canada as the beneficiary of your Registered Retirement Savings Plan (RRSP), Registered Retirement Income Fund (RRIF), Tax-Free Savings Account (TFSA) or life insurance policy, you can provide a substantial future gift to a ministry important to you, while reducing the taxes payable by your estate.

Publicly Traded Securities

Gifts with Impact



When you transfer publicly traded securities – shares, bonds, or mutual funds – to a registered charity, you will not pay tax on the capital gain. Because you also qualify for a charitable tax receipt based on the asset's fair market value, the net cost of a gift of securities may be less than a gift of an equivalent amount of cash. This is a great way to make a gift to your congregation or The Presbyterian Church in Canada.

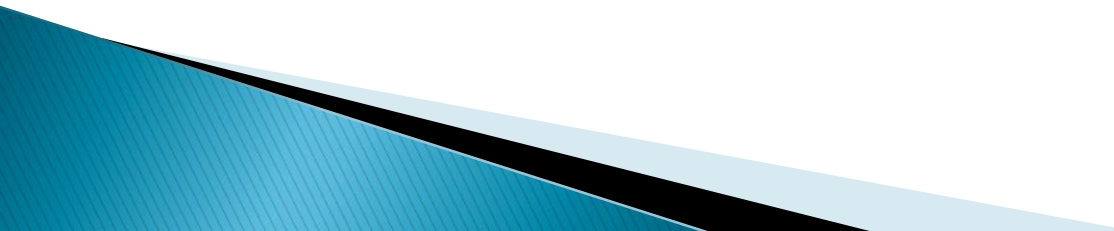
Thank-you!

IMPACT OF THANK YOU

People will give 40% more if thanked and acknowledged

Without timely, meaningful and sincere thank yous and detailed information on the impact their donations, charitable organizations lose 60% of annual givings from donors within a one year period. Overtime this drops to 80%-90%.

Thank people for their giving

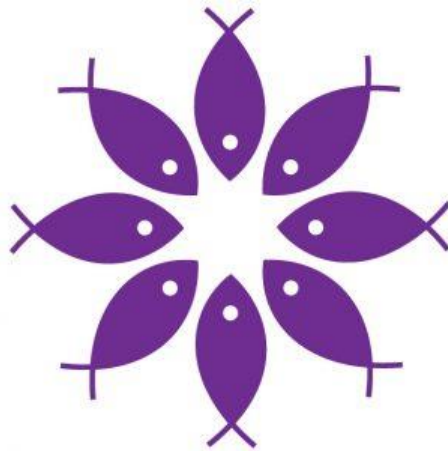
- Thank you note with statements
 - Thank people in a variety of ways – by letter, phone, events
 - Acknowledge memorial gifts
 - Throw a party to celebrate
 - Be positive and encouraging
- 

Give regular feedback

- Report progress toward goals
- Use visual ways of reporting
- Provide regular updates via newsletter or e-news



The
**Presbyterian
Church**
in Canada



Presbyterians
Sharing