



DONATE APPRECIATED SECURITIES TO ST. ANDREW'S UNITED CHURCH, CHATHAM, AND ELIMINATE CAPITAL GAINS

For 185 years, St. Andrew's United Church has been a hub of Christian comfort and support for thousands of people in Chatham and area. Its current mission statement, "Celebrating God's Presence through People, Worship, Music and Outreach" demonstrates the activities and role that the church plays in the community. You can support the church's works and meaningful acts of humanitarian service today and after you have gone by donating appreciated securities to St. Andrew's United Church.



THE UNIQUE BENEFITS OF DONATING SECURITIES

1. Completely eliminate your capital gains tax.

Canadian tax law makes it very attractive for you to donate publicly traded securities to St. Andrew's United Church - you pay no capital gains tax on any donations of appreciated securities. Otherwise, if you were to cash in your appreciated securities, you must pay capital gains tax on 50 percent of the increase in value since you bought them.

2. Charitable tax receipt for the full market value of donated securities.

The charitable tax receipt you will receive will help you immediately reduce the taxes on your taxable income. Donations in excess of your annual limit may be carried forward and used in any of the

next five subsequent years. The amount received is based on the market value of the donated security on the date the gift is received by St. Andrew's United Church.

3. Your estate gets tax benefits for donations of securities made through your will.

This can help reduce the taxes on your estate in the year of your death. If the donation tax credit exceeds your taxes due, your executor can claim the balance to gain a rebate on taxes that were paid in the year preceding your death.

4. You can help St. Andrew's to continue to be a safe and supportive place for spiritual journeyers.

The full value of your donated securities can be used by St. Andrew's United Church to either meet the most urgent needs at the time, or in support of any specific program or service that you like.



Before you donate your securities, please read the important information on the other side...

BEFORE YOU DONATE SECURITIES, CONTACT US!

Making a donation of securities must be done in a specific way for you to qualify for your capital gains tax exemption. We will provide you with the information you and your broker need to make your donation of securities easiest for you.

Did you know that you can anonymously transfer the value of your investment to St. Andrew's investment accounts through your broker or for a nominal fee of \$10.00 through the United Church of Canada Foundation?



INDEPENDENT COUNSEL IS ADVISED

St. Andrew's United Church will happily provide information and assistance to you on this and other ways you can support at home and abroad our ministry and missions

However, the ultimate responsibility regarding your finances, tax implications of donations, and/or legal local, provincial or federal regulations rests with you and your legal or financial advisor.

We strongly encourage you to seek independent advice from an advisor who specializes in incorporating philanthropy into estate and legacy planning when making any decisions about making lasting gifts, based on your own personal circumstances.

If you have questions or require additional information contact the Church Treasurer at 519.352.0010 ext. 3.

ST. ANDREW'S UNITED CHURCH

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