

Through the fellowship and support that we find at St. Andrew's United Church, we "celebrate God's presence through people, worship, music and outreach".

We share our skills and blessings with those in need within our community and beyond.



You can always remain part of our Church's tradition of service and personal empowerment by leaving a memorable bequest to St. Andrew's United Church through your will.

## THE BENEFITS OF LEAVING A CHARITABLE GIFT IN YOUR WILL

In the same way that having a will ensures that your loved ones are properly supported after you are gone, it also gives you the opportunity to make a meaningful gift to your church and favourite charities to ensure their good works continue into the future.

When you make a charitable gift through your will, your estate receives a tax receipt which can reduce or eliminate the taxes your estate has to pay in the year of your death and for the prior year.

This act of kindness may also allow you to leave more of your estate to your other beneficiaries.



## CHOOSE THE TYPE OF BEQUEST THAT IS RIGHT FOR YOU

- **Residual or percentage:** A share or percentage of the residue of your estate - often a good choice to avoid having to amend your will every time your finances or personal circumstances change.
- **Specified:** A specific dollar amount
- **Contingent:** A donation that goes to the church if your primary beneficiary predeceases you.
- **Gift in kind:** You can donate a specific item, a home or a cottage.
- **RRSP/RRIF:** Either name St. Andrew's United Church as the beneficiary of any residual funds or bequeath the proceeds of these funds through your will.
- **Gift of securities:** Can be made during your life or through your will. Donations of appreciated securities eliminate your capital gains tax. For more details, ask for our Gifting Securities fact sheet.

Please ensure that you direct your bequest to:  
"St. Andrew's United Church  
85 William Street South  
Chatham, ON N7M 4S5"

## POSSIBLE WORDING IN YOUR WILL

To leave a gift to St. Andrew's United Church, ask your lawyer to include one of the following statements in your will:

*I give, devise and bequeath to St. Andrew's United Church, Chatham*

- \_\_\_\_% of the residue of my estate, for St. Andrew's United Church's sole use and purposes, **OR**
- The sum of \$ \_\_\_\_\_, **OR**
- My property known as \_\_\_\_\_

St. Andrew's prefers to receive undesignated/unrestricted gifts. However, to designate your gift to benefit a specific purpose or church ministry, add:

*It is my preference that this gift be used for*

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## AMEND YOUR EXISTING WILL USING A CODICIL

If adding a gift in your will does not contradict anything in your existing will, you can avoid the cost of rewriting your will by having your lawyer draft a codicil spelling out your gift intentions.

The cost for doing this is significantly lower than drafting a new will, so it is worth asking your lawyer if a codicil is right for you.

## REDUCE ESTATE TAXES

A charitable tax receipt will be issued to your estate for the full value of your donation, often allowing you to leave more to your family and friends.

## 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 our efforts.

*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.*

## QUESTIONS?

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

## ST. ANDREW'S UNITED CHURCH

85 William St. S., Chatham, ON N7M 4S5 · Phone: 519.352.0010 · [www.standrewschatham.org](http://www.standrewschatham.org)  
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