



JULY 2018

Highlights

CATHOLIC MISSIONS IN CANADA

CHARITABLE GIFT PLANNING NEWSLETTER



Photo courtesy of Aileen Connell

Aileen Connell

Aileen Connell gives new meaning to the term “pitching in to help.”

For nearly 65 years and since her days as a young wife and mother in Hamilton, Ontario, Aileen has generously pitched in to help others.

Born in Toronto in 1925, Aileen’s father worked for the Canadian National Railway and so much of her early days were spent moving from town to town throughout Northern Ontario—Nipigon, Capreol and North Bay—before returning to Hamilton as a young woman.

It was there that she met her future husband, Terry. Both worked at Bell Canada, and Aileen remembers first catching sight of him. “I saw him at Mass before work in the morning, and I thought, “This is wonderful.”

The two married in 1949. Housing was hard to find in those post-war years. After living in an apartment, the young couple found their dream home on Hamilton’s East 41st Street. Aileen was then expecting their second child and remembers, “We were fortunate that this one house became available. My husband said, ‘We’ll take it!’

The post-war years were a time of expansion in Hamilton and for the Diocese of Hamilton. Part of that expansion was the 1955 founding and building of Most Blessed Sacrament parish in Hamilton, which was within walking distance of the young family’s home and became their home parish.

It was an exciting time. “I’d walk over with the children in the buggy to watch the new church being built,” she says, her memories warm and vivid. “And it’s wonderful to still be in the same parish.”

There was much to do in the new parish. “There was a need for everyone to pitch in and do things, and so I volunteered nearly from the beginning.” Those early ministries saw Aileen helping with altar servers, ➤

A gift in Aileen’s Will

“Pitching in to help”, now and into the future

BY ANNE HANLEY



Photo courtesy of Archdiocese of St. John's, NL

Raising the Roof for the Parish Community of Parker's Cove, NL

Archbishop Martin Currie,
Archdiocese of St. John's, NL
CMIC STAFF

Has your home ever had a leaking roof?

You know then the destruction that water causes to your home and the worry that comes if you don't have the funds to make the repairs.

The people of Parker's Cove in Newfoundland know first-hand all about that. The hall of their beloved mission church, Our Lady of Lourdes, is in dire need of repairs: its 6,400 sq. ft. roof is leaking due to the poor condition of its roof shingles.

As you probably know, building damage doesn't stop there.

The hall's leaking roof has created the need for other repairs in the well-used structure: T-bar ceiling tiles and insulation need to be replaced and there's water damage in the hall floor and kitchen area—which had already been upgraded in recent years.

Parker's Cove is a community of about 245 people—almost all of whom are Catholic. They're a proud people, but they need our help to cover costs to repair and maintain their church hall.

Many of Parker's Cove residents are widows; seniors who live on fixed incomes and government pensions. "They are good church-goers and supporters" says one parishioner, "but with the high cost of living and low

incomes, it is straining to take any more out of their incomes" to help with hall repair projects.

Younger parishioners are families with children who want to keep their community viable, but with the area suffering due to the collapse of the fishing industry and loss of employment in the nearby Marystown ship yard, it's difficult.

And heartbreaking.

Our Lady of Lourdes church and hall are the centre of life to Parker's Cove residents, and as is true for us, the church is their spiritual home.

The 50-year old hall seats approximately 285 people. How important is it to the community? "Without it we would not be able to keep our church open," says parishioner Hannah Murphy. "If these repairs are not carried out, we have no alternative but to close the doors, and then our church would be finished as well."

"Our mandate is to keep the parish church open so that senior parishioners can continue to worship in their own community church" she continues, "and young people can still come for regular dances, anniversaries, birthdays and weddings."

They're actively working to make that happen through such fundraisers as a Canada Day brunch, raffles

and bingos, a walkathon, catered events, Christmas baskets. But with just 245 people, the small town is already struggling financially.

Nevertheless, Parker's Cove residents are digging into their pockets to help the place they call home and help foot the bill the best they can for hall renovation and repair costs that are estimated to come in at \$34,100.

Can you help them?

Archbishop Martin Currie has said, "Catholic Missions In Canada is not only keeping the faith alive in these communities but is giving hope to the people that their Church will always be there for them."

His Grace also reminds us "if we are faithful to the Gospel, Jesus always had a special place for the little ones, the poor, the outcast, the elderly—a missionary must try to always manifest that love for them."

St. Philip Neri used to say to his friends, "When shall we begin to do good?"

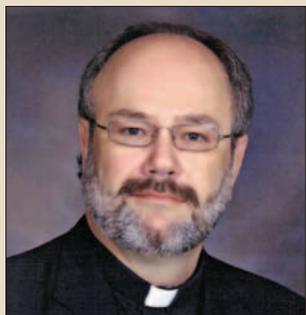
May God bless you! ✠

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Files from Archbishop Martin Currie CMIC video interview and CMIC Taste of Heaven Gala Program, 2018. "In 2018, CMIC is pledged to assist 25 dioceses and eparchies, including 28 seminarians from 8 mission dioceses." — *Editor*

Bequests – A Gift of Love in your Will

An expression of love and charity

BY FR. DAVID REILANDER, PRESIDENT



Welcome to this Issue

of Highlights, our fundraising newsletter, that spreads the word about our important work and potential gift planning options tailored to fit you. In this issue, we focus on Bequests.

A Bequest involves including Catholic Mis-

sions In Canada as a beneficiary of your estate through a gift of money or property in your Will. When your Will takes effect, the portion designated to CMIC goes into our general fund which supports the urgent needs of our missionaries.

Bequest proceeds have great significance to our home missions because they represent funds immediately available for disbursement. Such gifts are important for emergency funding for dioceses and their operations. A bishop once called me who said that he had no money to pay bills. Bequests allowed me to issue funds so that he could stay solvent. In addition, our Allocations Committee can give a grant for emergency funding when needed.

Estate gifts can also be directed toward an Endowment Fund for the education of future priests, urgent needs of our missionaries, religious education of adults and children, and for building repairs and maintenance. Endowment funds are invested in perpetuity and only the interest is

disbursed yearly for the needs of our missions.

At the time of your passing, your portfolio of publicly traded securities forms part of your estate. If it has increased in value, your estate will be responsible to pay taxes on capital gains. But, if you designate these to be directly donated to Catholic Missions In Canada, your estate will be exempt from paying these taxes and your estate will benefit from the tax credits from the charitable tax receipt.

Our donors sometimes ask about the best way to give. My answer is, any way that works best for you! This could be simply donating for tax credits from a charitable receipt; but many just want to help!

When a donor wants to be personally involved in directing their gift, we carefully review our different gift planning vehicles so they can choose one that suits them best. When they say that they just want to help missionaries and leave it up to us, then we suggest a gift in their Will. This allows them to enjoy their assets right now and support our missions through their estate later.

We are blessed to have our investments working for the missions across Canada to keep missionaries and our faith alive in isolated communities where unemployment and living costs are extremely high.

A Bequest is a wonderful expression of your love and charity. If you wish to explore further, please contact Elvira Foronda, Charitable Gift Planning Manager. She is always happy to help you with the gift planning options that are most beneficial to you! ✠



Leaving a Legacy

A Common-Sense approach

BY LINO A. DE SOUZA, LINTAX MANAGEMENT INC.

Does one have to be a celebrity to leave a mark on society? No, there are a number of ways to impact other people's lives beyond your own mortality. As the great humanitarian, Albert Schweitzer, wrote: "The purpose of human life is to serve, to show compassion and the will to help others." In doing so you can also eliminate or minimize one of the certainties of life: TAXES. The following are some strategies to enable this to happen:

- a direct cash donation upon death to a charity(ies) named in your will.
- naming charities as beneficiaries of your RRSP/RRIF
- donating a life insurance policy.
- giving securities traded on an exchange.
- donating to a public or private charitable foundation.

Let us briefly explore one of the aforementioned strategies using an example. If John Smith donates \$100,000 upon death to a charity(ies) named in his will and his taxable income in year of death (2018) was \$250,000 comprised of Old Age Security maximum (\$7,075.08), Canada Pension Plan maximum (\$13,610.04) and RRIF income (full value of fund at death- \$229,314.88), his total tax liability would be \$51,131.99. However, if NO charitable donation was made the tax liability would be \$98,977.85. Therefore, making a charitable donation would save the estate \$47,845.86 in taxes. If John donated \$213,000 his tax liability is the health tax of \$900. So no income tax is due in this extended example. What about heirs (if any)?

John could have bought adequate life insurance for his heirs to receive their inheritance tax-free. By doing this well in advance of retirement, John would save premiums on his insurance coverage and might avoid the risk of being uninsurable due to health problems later in life.

Please note life insurance is not a prerequisite to making a charitable donation. Suppose John had no heirs and his only other asset was his principal residence, then his home disposition could be distributed tax-free and his donated RRIF eliminates income tax payable in year of death, so he might not want to buy insurance knowing the outcome.

Using the original example but changing the RRIF income to a capital gain on deemed disposition (not actually sold) of a second property (cottage or rental unit) or shares traded on the stock exchange, the results would be as follows: John realizes a capital gain of \$458,629.76 (assumed) of which \$229,314.88 is taxable (assuming no carry forward capital losses) and the other half is tax free. He then donates \$213,000 to charity and his tax bill is only the health tax of \$900. If the donation is to a charity, the full amount is a donation (i.e \$458,629.76) and again no tax.

In most charitable giving cases at death, there are huge tax issues involved. Since RRIF's are fully taxable, it is efficient to donate these BEFORE capital gains (only half taxable). Alternatively, a person might purposely realize a capital gain to offset capital losses carried forward from prior years and then donate the residual capital gain to charity.

These two brief examples demonstrate charity can be a spiritually rewarding experience and also have financial benefits, all the while helping others. ✦

Father Lawrence J. Kroker SJ: “One Who Sees with his Heart”

BY BISHOP FRED J. COLLI, BISHOP OF THUNDER BAY

Since Father Larry was ordained

in 1971, he has served Indigenous ministry in three Northern Dioceses of Ontario. A Thunder Bay resident, he has worked in the diocese for almost 35 years.

What stands out in Father Larry’s work is his espousal of the radical shift that began to emerge in Indigenous ministry in the early seventies as a result of the new Evangelization Theology of Vatican II. Father Larry has taken this to heart and to his ministry, adapting and working with the culture of the people.

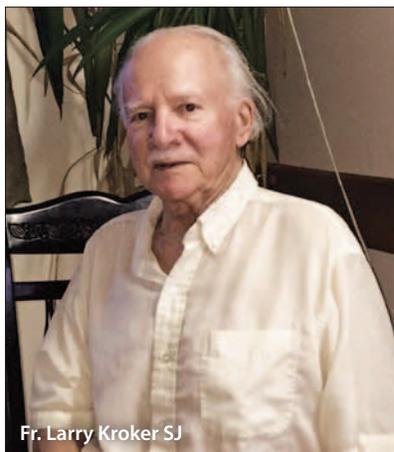
Father Larry helped create a Native Diaconate Programme, and later a Native Ministries Program that led to the founding of the Anishinabe Spiritual Centre in Espanola. Once the Centre was completed, he inaugurated an active Indigenous youth ministry that reached out to three dioceses.

In Thunder Bay, he is the visionary founder of Blessed Kateri parish for the Urban Indigenous population that is quickly expanding in the city and the trusted “go to” person for Reserve people who come into Thunder Bay for emergencies.

Father Larry is also the beloved pastor of St. Anne’s parish on the Fort William Reserve next to Thunder Bay. He was made an honorary chief of the Reserve for his dedication and work with them, and in recognition of his generosity and service to the community.

Father Larry is a faithful servant whose humility and prayerful spirit has allowed him to recognize and follow the signposts for a new and creative ministry of evangelization among the Indigenous people. Because of him, there are several Indigenous deacons and a host of Ministers of Service in the Diocese of Thunder Bay.

He is a quietly remarkable man who has contributed creativity, respect and effective transformation in his lifelong work of Indigenous ministry throughout Northern Ontario. He is truly an “exemplar” of what it means to be a missionary who sees with his heart. ✝



Fr. Larry Kroker SJ

Photo by Fr. David Reilander

FATHER LARRY KROKER SJ

Catholic Missions In Canada continues to provide funding for Father Larry’s northern Ontario ministry among Indigenous people of the Diocese of Thunder Bay.

Father Larry grew up in Thunder Bay, and following his Jesuit formation and training, taught at high schools in Toronto and Montreal—quickly realizing that teaching was not his vocation. “I guess it’s not why I became a priest,” he says.

As part of his formation program, Father Larry had served in Indigenous parishes, and about a year after his 1971 ordination, decided that’s where his vocation lie.

Since then, Father Larry has ministered among Indigenous peoples throughout Northern Ontario—most recently and for almost 35 years, in the Diocese of Thunder Bay. He was named honorary chief of Fort William First Nation in the Thunder Bay Diocese, and perhaps in homage to Father Larry’s many travels throughout the province’s North, his Indigenous name is *Aski Shabwaweshkang*—He who goes everywhere.

For more information on Father Larry Kroker SJ and his northern ministry, please visit our website: www.cmic.info. An article about Father Larry also appeared in our Summer 2017 magazine.

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Staff with files from “A Jesuit priest helps Native people reclaim their own spiritual traditions” by William Bole.

Excerpted from Bishop Colli’s nomination of Father Larry Kroker SJ as recipient of Catholic Missions In Canada’s 2018 St. Joseph Award.

A gift in Aileen's Will (continued)



Honouring Aileen: Aileen is surrounded by family members following the ceremony in which she was awarded the Pro Ecclesia et Pontifice Cross.

Photos courtesy of Aileen Connell

working in the sacristy, and later serving as a lector and Eucharistic minister.

Aileen was one of the first members of the Legion of Mary, launched at the parish by then pastor Monsignor J. Art O'Brien in 1962. Beginning by visiting hospitals, nursing homes and door-to-door ministry, Aileen then began ministry at the Hamilton Detention Centre—a ministry she served in for over 40 years. "All the work of the Legion of Mary suited me," she says, "and I loved doing that work!"

"I hope my bequest will help inspire more young men to consider the priesthood and the adventure of ministry."

For nearly that long, Aileen has been a generous friend and supporter of Catholic Missions In Canada—both in her outright gifts to support mission ministries in Canada, and by remembering the needs of

missionaries in her Will.

"My Catholic faith is my treasure," she explains, "and I want to share it with others."

It was Monsignor O'Brien who first introduced Aileen to Catholic Missions In Canada—then known as The Catholic Church Extension Society of Canada. Later, she met Father Roger Formosi, then President of Catholic Missions In Canada, when he visited Most Blessed Sacrament parish.

"Father Formosi was a Hamilton boy and when he came to talk here, he brought a few magazines," she recalls. "Through that, I got to know more about missions in Canada. I was so enthused and appreciated the work that missionary priests do in Northern Canada. From then on, I kept Catholic missions in my prayers and remembered them for all the good work they do. I was able to help out a bit."

By making a bequest to Catholic Missions In Canada in her Will, Aileen is doing much more than helping out a bit!

She's helping ensure that missionaries can continue to share the Catholic faith that's been so dear to her and her stronghold throughout her life.

“I wanted to support mission efforts in my Will because of my love for the priests who serve in the North and the work that they’re doing there.”

The Connell family has now grown to include 6 children, 6 grandchildren and 3 great-grandchildren. Terry passed away in his 80th year. “We had a good life together. He was a very good Catholic—that’s what drew me to him!—and he was in agreement with my decision to support Catholic Missions In Canada in my Will, and so is the rest of the family.”

Maybe it’s her early days of living in and travelling across Northern Ontario that’s given Aileen her deep awareness of the needs of missionaries in that area of the province and in regions further North and even more remote.

“My Catholic faith is my treasure.”

“The missionary priests are so dedicated in travelling such long distances,” she reflects. “Often the weather is not good and the means of transportation are not the best. They’re very special priests to do that for many years. I think of them having to make do with whatever is available.”

Aileen has a special intention that she hopes her bequest will help realize. “I hope my bequest will help inspire more young men to consider the priesthood and the adventure of ministry,” she says. “Most young men like adventure, and there would be so much of that in spreading the faith and getting to know and love the people of the North, and problems they face.”

Earlier this year, Aileen was awarded the Pro Ecclesia et Pontifice Cross by Bishop Douglas Crosby OMI of Hamilton and His Eminence Gerald Cardinal Lacroix Archbishop of Quebec and Primate of Canada for her



Aileen Connell

long-time ministries at Most Blessed Sacrament parish and in particular for her ministry with the Legion of Mary.

Asked how she felt about receiving the honour, Aileen said, “I thought they’d made a mistake! Even now, I think I didn’t do anything spectacular. I was just there all the time.”

The ways in which Aileen has faithfully “been there” for our missionary priests in Canada is spectacular. She has generously “pitched in” to help them now and thankfully, through her bequest, for years to come. ✠

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Anne Hanley is Publications and Communications Officer with Catholic Missions In Canada.

Our current Charitable Gift Annuity Rates:

Age	Male Rate	Female Rate	Joint Rate
70	4.69%	4.44%	4.03%
75	5.30%	5.02%	4.47%
85	7.18%	6.94%	5.83%
94+	10.0%	10.0%	7.94%

Rates as of March, 2018
Rates are based on a \$10,000 annuity with annual income payments.

CMIC President, Fr. David Reilander, introduces guest speaker, Thomas Cardinal Collins (our Apostolic Chancellor) at our St. Philip Neri gathering in Guelph at the Basilica of Our Lady Immaculate.



Photo from CMIC files



The Will

BY ELVIRA SANTIAGO FORONDA, CHARITABLE GIFT PLANNING MANAGER

It is written that God gave each of us free will. This allows us to choose between good or bad, right or wrong. Having to make important decisions, however, is never an easy task.

Why should one choose to have a properly made Will? Because it is an exercise of personal accountability and gives direction for what happens to your

Man is rational and therefore like God; he is created with free will and is master over his acts. (CCC 1730)

hard-earned assets after your death. It shows your love and care for those you will leave behind.

I attended an estate planning presentation where the first question asked was, “who gets

along with their family 100% of the time?” If you do not have a Will, others have to step in, which may result in conflict.

A Will protects you, your family and your assets; and the expertise of an estate lawyer can help ensure that everything is in order. It is important to make those you love know your wishes, as well as your lawyer’s contact information, so they know whom to call at the time.

There are so many important things to consider when

preparing a Will; that is why we offer a free Will Planner at your request.

A Will Planner allows you to gather information and plan your assets. It provides you time to carefully choose your beneficiaries and trustees, and think about guardianship of young children. It identifies legal issues regarding administration and disbursement of your estate, tax benefits of charitable giving. Important decisions require time, deep reflection, prayer and consultation with your family.

Aileen Connell, like our other benefactors, hopes that she can, by making a bequest to CMIC, “inspire more young men to consider the priesthood, to spread the faith, and get to know and love the people of our North.”

Lino De Souza advises a common-sense approach to leaving a legacy; explaining how charitable giving can be a rewarding experience and financially beneficial at the same time.

Fr. David always reminds our staff that in as much as we need to raise funds for our missionaries that CMIC’s mission is spiritual and our primary responsibility is to pray for our missionaries and those they serve. Together, let us prayerfully ask for God’s grace and guidance in this process. Should you choose to include Catholic Missions In Canada your Will, I will be delighted to assist. We can talk about Powers of Attorney too! ✝



Yes, I want to help our missions!

Please send me information on how to make a gift through:

Wills Endowments Shares Annuity

Please complete:

Individual: Male/Female: Birthdate: ____/____/____
Day Month Year

Joint: Male/Female: Birthdate: ____/____/____
Day Month Year

Name _____

Address _____

City _____

Province _____ PC _____

Phone _____

Email _____

Annuity Rates: up to 10% (see page 7)

Minimum Age: 70 / Minimum Amount: \$10,000

For more information, call Elvira Foronda at

416-934-3424 ext. 229, toll-free at

1-866-YES-CMIC (1-866-937-2642) or

email **elvira@cmic.info**

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