



Archdiocese of Toronto

PARISH WEBSITE: FUNDRAISING CONTENT

This is suggested wording for parish websites. Having your own set of donation information will ensure that the parish is considered using all forms of future gifts.

Please contact the Development Office of the Archdiocese of Toronto if you would like to request specific wording for any parish fundraising activities. We can also provide guidance as you set up the format of your fundraising pages.

The following information is available for download at:

www.archtoronto.org/development

FORMAT

The best way to organize this page is to have all the bolded titles in this document as links (they will appear only as a list of links). This allows the parishioner to read only the one they are interested in rather than having to scroll down.

It is very important **not** to post this all as one page - no one ever gets to the bottom.

Please add a link or page entitled:

“Parish Donations”

Under your “Donations” page

Link: Current giving

Page Header: Cash and Credit Card Gifts

An outright gift of cash and/or property to a charity entitles you to a charitable tax receipt. Although the federal tax credit for donations is the same, the amount you receive back on your provincial taxes is different for each province. Most importantly, if you give to your parish every Sunday, you are entitled to a charitable receipt as a result of your support for the church. Using envelopes and claiming your tax credit can add up. It's true that many people “don't give to receive.” By registering your gifts for a tax credit, however, it's possible to give more to your parish, by giving a bit less to the government!

Many married couples don't consider that the federal tax credit only jumps to 29% from 15% when you give more than \$200 a year – so don't split the receipts – share them.

Also, if you give more than usual in any one year, you can carry over charitable credits for five years. A good financial advisor, tax planner or accountant can help you maximize every dollar you give away – they cost less than you think and will save more than you expect.

For more information on using envelopes, getting a box or more benefits to planning your annual gifts to the Church please contact the parish office or:

Quentin Schesnuik
Manager, Planned Giving and Personal Gifts, Development Office
416-934-3411 | development@archtoronto.org
www.archtoronto.org/development

All calls are strictly confidential; there is no fee or charge for this service.

Link – Securities / Stocks

Page Header: Securities (stocks, mutual funds, bonds, GICs)

Donating shares or mutual funds is currently the smartest way to give in Canada. When you donate shares to a charity, there is no capital gains tax on any benefit received from the sale of these securities.

If you wish to donate listed securities, you can obtain our form, the “Letter of Direction” from your Parish office or download a copy by clicking on it below.

(Smaller, italic) [There is no cost to use this gifting method. The Archdiocese does not charge fees or commissions of any kind. We strongly encourage you to seek professional advice from a private financial professional before deciding upon any charitable gift using personal assets.]

Letter of Direction

Donation Procedures and Policies

Link to Canada Revenue Agency capital gains page
(<http://www.cra-arc.gc.ca/tax/individuals/topics/income-tax/return/completing/reportingincome/lines101-170/127/completing/taxable/t1170-e.html>)

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Link – Bequests and Estate Planning

Page Header: Bequests and Estate Planning

A bequest in your Will to our Church is an acknowledgment of your returning to God a portion of the gifts He has bestowed on you during your lifetime. Charitable bequests can have a favourable impact on your overall estate plan and positively affect gifts you make to your loved ones.

Bequests are NOT just for the “wealthy”. Bequests are the one charitable gift that allows you to use charity tax credits against 100% of your income. Not only can you claim 100% but you can also claim the taxes from the previous year as well. You can support your parish with little effect on your loved ones’ inheritance.

A proper estate lawyer is the key to making an effective estate plan that fulfills your wishes, takes care of those you love and ensure your affairs are concluded in a fair and agreeable manner.

We have a **free estate planning kit** to help you make your plan. The Archdiocese of Toronto also maintains a list of advisors in our parish area who are available to assist in your estate planning and the preparation of a Will.

Please contact the parish office for bequest wording, our free kit or a list of Catholic estate advisors in your area. For more information please contact:

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Link – Online or Tribute Gifts
Page Header: Gifts online or Tribute Giving

More and more people are making charitable donations in lieu of gifts at for Christmas, birthdays gifts and anniversaries.

You can give to ShareLife and the Shepherds' Trust online. <Hyperlinks to online giving pages>

You can also give to any parish online at www.canadahelps.org

It is also important to recognize the power of tribute giving as part of an estate plan. Family members are often too distraught to consider the wishes of the deceased and don't choose any charity at all when printing an obituary. By including your wish list in your estate plan, it could mean life changing gifts in your memory to a charity you love!

For more information on Tribute giving please contact us:

Nerissa Flores
Development Coordinator
416-934-3411 | nflores@archtoronto.org
www.archtoronto.org/development

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Link – Life Insurance
Page Header: Gifts of Life Insurance

Life insurance can be a useful and low-cost way of making a charitable gift. It often makes a larger gift affordable.

There are four ways to make a gift of life insurance:

1. **Donated Policy:** The premiums you pay are eligible for a charitable income tax credit each year and proceeds are paid from the insurance company directly to the charity upon your death. The proceeds are not reduced by taxes or fees from an estate.
2. **Making a charity a direct beneficiary of a policy:** The premiums you pay are not eligible for a charitable income tax credit each year but when the proceeds are paid from the insurance company directly to the charity upon your death your estate will receive a receipt for the full amount. The proceeds are not reduced by taxes or fees from an estate are usually a major factor in tax savings in an estate plan.
3. **Making the charity a beneficiary of your insurance policy in your Will:** The premiums you pay are not eligible for a charitable income tax credit each year. The proceeds of the policy are paid from the insurance company to your estate upon your death. Although your estate will receive a receipt for the full amount, the proceeds are reduced by taxes and fees as well as being vulnerable to any challenges to the estate.
4. **Gifting a paid up life insurance policy:** Anyone can make a current gift of a paid up life insurance policy with a cash surrender value – you would receive a receipt immediately upon the gift being made.

Many parishioners consider including a charity as a beneficiary as a contingency in the event of an accident involving both spouses.

Most importantly you need a proper insurance advisor. If you do not have one the Archdiocese maintains a list of Catholic Advisors near your parish and can provide a list for you to contact and consider. For more information please contact the parish office or:

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Link – Registered Retirement Funds

Page Header: Registered Retirement Funds (RRSPs, RRIFs)

Registered Retirement Savings Plans have been extremely popular over the past 20 years as a savings vehicle. Anyone can make a charity the direct or contingency beneficiary of an RRSP. At age 71, RRSPs must be converted (“rolled over”) into a Registered Retirement Income Fund (RRIF). A minimum amount must be drawn from the RRIF each year – many people don’t consider that often that amount may be equal to what they give away to charity each year. By donating directly you will save yourself time ensure your parish offertory continues each year!

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Link – Create a Fund

Page Header: Endowments and Private Funds

An endowment is a gift that lasts. Usually involving a large gift, the original capital of the gift is preserved in an account and the income is forwarded to a charity on a regular basis. An endowment fund can consist of cash, securities, paid-up life insurance policies as well as personal and real property.

Many people don't think they can create a large fund but starting one now, contributing in life and making the fund a beneficiary of your Will can allow you to create significant gifts – scholarships, parish projects, helping programs such as vocations, music or youth funds every year....forever!

Creating a fund is the result of a desire to help, start the conversation today.

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Link – Gifts of Property / In Kind

Page Header: Gifts of Personal Property & Real Estate

Gifts of personal property can be made in various ways: outright, using residual interest, or through a charitable remainder trust. Gifts “in-kind” can be as simple as small collections (stamps and coins) or items such as art, musical instruments and real estate. You can donate an old car, jewellery, a stamp collection that would be liquidated to serve as your parish offertory gift and would leave your money in your pocket!

At this time we have many parishioners are also consider gifting air miles, points from credit cards and affinity programs. Call us for more information

<Download>[Policy and Procedure for Gifts in Kind](#)

For more information please contact the parish office or:

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Link – Find an Advisor

Page Header: Finding an Advisor

The Archdiocese of Toronto maintains a list of Advisors who are available to assist in complex financial gifts to a charity and to help you create your financial and estate plans. They cost less than you think – it costs nothing to ask them about a plan – you'll leave your loved ones with a solid future today and tomorrow while creating an empowering charitable legacy that will make them proud.

If you would like a list of Catholic advisors in your area please contact us and indicate which of the following you would like more information on:

- Bequests, Wills & Estate Planning
- Securities, stocks & mutual funds
- Financial Planning
- Life Insurance
- Personal and business accounting

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