

**WILL**

A Guide to Planning  
Your Estate

**WORKBOOK**

Will Workbook  
A Guide to Planning Your Estate



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L'Église Unie du Canada



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**Mission  
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**INFORMATION IN THIS WORKBOOK IS  
UP TO DATE AS OF:**

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**Life is a precious gift from God.** Over our lifetime we have been blessed with many material possessions. As good stewards, we care for our possessions and manage them wisely. Through our Wills, we can use our possessions to help others and give back to God.

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# Getting Started

Making your Will is an opportunity to think about what you own, what your possessions mean to you, how they can help others, and how they play a part in your Christian faith. Everyone should have a clear and up-to-date Will.

A Will enables you to

- designate a person of your choosing to administer your affairs after you die (executor)
- appoint someone to serve as guardian if you have dependent children
- disburse your assets exactly as you wish
- have the only instrument the courts will recognize as expressing your wishes
- reduce the tax implications for your estate

Your Will is a personal statement reflecting your priorities, including your church. Your Will is a powerful tool not only in ensuring your affairs are dealt with, but as an expression of who you are – your values, the people and causes that you love and care for deeply.

The *Will Workbook* outlines a systematic process to help you gather and organize the information needed to prepare your Will. Drafting a Will can seem complicated. Completing this workbook will help you think things through and organize information for your Will.

Not all items in this workbook will apply to you. This resource was developed to cover the broadest circumstances. The workbook is not in any way a substitute for a legal Will. Also, it is strongly recommended that you do your estate planning, including Will writing, in close consultation with qualified professionals.

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# Planning Your Estate

## Getting Started

- Do you need to update your Will?
- Has your employment, net worth, or marital status changed?
- Have you recently become a parent?
- Are your beneficiaries all up to date?
- Have you consulted a lawyer to help you with your estate?
- Have you consulted a tax adviser to review your estate and the taxes your estate will have to pay?

## Information You Need

- Bank accounts
- Life insurance policies
- List of assets
- Safety deposit boxes
- Information on any offsite or onsite storage
- Current market value of your residence/rental properties/cottage

## What Are Your Assets?

- Do you own jewellery, art, antiques, boats, vehicles, collectibles, or other valuable items?
- Do you own a business? How much is it worth?
- Are you expecting any inheritance?

## What Are Your Liabilities?

- Do you have a mortgage?
- Do you have a line of credit, car loans, credit cards, etc.?

## Who Is Your Executor?

- Have you chosen an executor and asked whether they are willing to act as such?
- Does your executor have a copy of your Will or know where it is kept?
- Will your executor have the authority to invest your assets until the final disbursement is done?
- Do you want any restrictions placed on the executor?

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## Guardianship

- Have you appointed a guardian to any young children?
- Do you have an alternate guardian in case the first one is unwilling or unable?
- Does your guardian know the importance of raising your children according to your beliefs?

## Beneficiaries

- Are there personal items you want someone to have?
- Does a beneficiary require special care?
- Have you included your congregation, and other special causes in your Will?

## THE REVEREND GLEN EAGLE



### I have two reasons for giving to Mission and Service.

One is because I care. I care about people who, for whatever reason, struggle with life. From kids who didn't get a break, to adults who live with some kind of misfortune, to people or animals caught in situations of violence and insecurity—I do care. If my gift of money or time can alleviate their state, then I feel like I have helped. That is a good feeling.

The other reason I give has to do with my realization that we came into this world with nothing, and we will leave the same way. Everything, including life, is a gift. We truly do own nothing. As a minister I deal with life

and death every day. It doesn't matter what is in my bank account the day I die. Holding on to money really doesn't change the fact of death, but sharing the money while we're alive changes lives. Everyone's!

*Glen was ordained in 1979 and has served a wide variety of congregations—large and small, rural and urban—in Alberta and Ontario. He plays guitar and rides both motorcycles and horses. Moving many times and often living in a manse has made him realize that possessions are not as important as experiences.*

Share your story at [legacy@united-church.ca](mailto:legacy@united-church.ca).

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# Creating Your Will: A Step-by-Step Guide

## 1. Your Personal Information and Inventory of Assets

Before you can give your assets away, you need to know exactly what you own. Preparing a detailed inventory of your assets will help.

Some possessions are obvious: household items, bank accounts and other investments, insurance policies, and retirement savings plans. You may also own unique things like a cottage, antiques, works of art, or jewellery. It is wise to include everything of significance, whether the item is of monetary value or not, because it is often those things of sentimental value that can mean the most to others.

When listing possessions, you must note whether they are owned by you alone or jointly with someone else. Items in your name only will become part of your estate. Jointly owned items become the property of the surviving owner.

Completing the worksheet that follows will help you organize your information.



**TRINITY UNITED CHURCH IN INGERSOLL, ONTARIO**, has been blessed with generous bequests over the years. Some have been endowed to help sustain long-term ministry. Some have supported the congregation's annual operating funds or offset large capital expenses. Others have been used to support the Mission and Service ministries of the wider United Church. Regardless of their size, Trinity views bequests and other types of planned gifts as true blessings to the congregation that have enhanced ministry locally and around the world.

**WORKSHEET** Your Personal Information and Inventory of Assets**YOUR INFORMATION**

Full name \_\_\_\_\_

Marital status  Married  Divorced  Widow/widower  Single  Common law

Social insurance no. \_\_\_\_\_ Citizenship \_\_\_\_\_

Place of birth \_\_\_\_\_ Date of birth \_\_\_\_\_

Father's name \_\_\_\_\_ Place of birth \_\_\_\_\_

Mother's name before marriage \_\_\_\_\_ Place of birth \_\_\_\_\_

Your current address \_\_\_\_\_

City/Town/Village \_\_\_\_\_ Province \_\_\_\_\_

Postal code \_\_\_\_\_ Years at current address \_\_\_\_\_

Telephone \_\_\_\_\_ Work telephone \_\_\_\_\_

E-mail \_\_\_\_\_

**SPOUSE/PARTNER INFORMATION**

Full name \_\_\_\_\_

Social insurance no. \_\_\_\_\_ Citizenship \_\_\_\_\_

Place of birth \_\_\_\_\_ Date of birth \_\_\_\_\_

Father's name \_\_\_\_\_ Place of birth \_\_\_\_\_

Mother's name before marriage \_\_\_\_\_ Place of birth \_\_\_\_\_

Spouse/Partner's current address \_\_\_\_\_

City/Town/Village \_\_\_\_\_ Province \_\_\_\_\_

Postal code \_\_\_\_\_ Years at current address \_\_\_\_\_

Telephone \_\_\_\_\_ Work telephone \_\_\_\_\_

E-mail \_\_\_\_\_

**MARITAL INFORMATION**

Date and place of marriage \_\_\_\_\_

Date and place of divorce \_\_\_\_\_

Maintenance payments to spouse and children \_\_\_\_\_

If spouse/partner has any disability, note here \_\_\_\_\_

Advise your lawyer if you have any obligations from a previous marriage that could affect the distribution of your assets.

## EXISTENCE AND LOCATION OF IMPORTANT DOCUMENTS

Keep documents such as the following in a safe and clearly designated location. Check each box for the documents that exist.

- |   |   |
|---|---|
| <input type="checkbox"/> Birth certificate  | <input type="checkbox"/> Automobile ownership                   |
| <input type="checkbox"/> Passport   | <input type="checkbox"/> Income tax returns                     |
| <input type="checkbox"/> Citizenship papers   | <input type="checkbox"/> Bank account records                   |
| <input type="checkbox"/> Marriage licence   | <input type="checkbox"/> Company pension plan documents         |
| <input type="checkbox"/> Marriage contract  | <input type="checkbox"/> Stocks and bonds                       |
| <input type="checkbox"/> Separation/divorce papers  | <input type="checkbox"/> RRSPs/RRIFs/TFSA's                     |
| <input type="checkbox"/> Military discharge   | <input type="checkbox"/> Disability and health insurance policy |
| <input type="checkbox"/> Children's birth certificates  | <input type="checkbox"/> Life insurance policy                  |
| <input type="checkbox"/> Children's passports   | <input type="checkbox"/> Property insurance policy              |
| <input type="checkbox"/> Existing Will  | <input type="checkbox"/> Cemetery plot certificate of ownership |
| <input type="checkbox"/> Mortgage   | <input type="checkbox"/> Certificate of funeral arrangements    |
| <input type="checkbox"/> Title deeds  | <input type="checkbox"/> Other valuables                        |
| <input type="checkbox"/> List of passwords and user IDs for main online accounts (e.g., Facebook) |   |

Other information \_\_\_\_\_  
\_\_\_\_\_

Safety deposit box, bank, and box number \_\_\_\_\_  
\_\_\_\_\_

Key to safety deposit box can be found at \_\_\_\_\_

## BANKING INFORMATION

**Bank and location** \_\_\_\_\_

Type of account and account number \_\_\_\_\_

Type of account and account number \_\_\_\_\_

Type of account and account number \_\_\_\_\_

**Bank and location** \_\_\_\_\_

Type of account and account number \_\_\_\_\_

Type of account and account number \_\_\_\_\_

Type of account and account number \_\_\_\_\_

**Bank and location** \_\_\_\_\_

Type of account and account number \_\_\_\_\_

Type of account and account number \_\_\_\_\_

Type of account and account number \_\_\_\_\_

**Credit cards and other charge accounts**

Company and account number \_\_\_\_\_

Company and account number \_\_\_\_\_

Company and account number \_\_\_\_\_

Company and account number \_\_\_\_\_

Company and account number \_\_\_\_\_

Company and account number \_\_\_\_\_

**INVESTMENT INFORMATION**

If you manage your own investments, provide the information below. If a financial adviser oversees your investments, they should have detailed information on your stocks, bonds, GICs, mutual funds, RRSPs, RRIFs, annuities, and any other financial assets. Providing the name and contact information for your financial manager should be sufficient.

**Financial Adviser** \_\_\_\_\_

Company name \_\_\_\_\_

Address \_\_\_\_\_

City/Town/Village \_\_\_\_\_ Province \_\_\_\_\_

Telephone \_\_\_\_\_

E-mail \_\_\_\_\_

**Investment** \_\_\_\_\_

Held by \_\_\_\_\_

Certificate no. \_\_\_\_\_

**Investment** \_\_\_\_\_

Held by \_\_\_\_\_

Certificate no. \_\_\_\_\_

**Investment** \_\_\_\_\_

Held by \_\_\_\_\_

Certificate no. \_\_\_\_\_

**Investment** \_\_\_\_\_

Held by \_\_\_\_\_

Certificate no. \_\_\_\_\_

## REAL ESTATE INFORMATION

### Principal residence

Address \_\_\_\_\_

Name and address of mortgage holder \_\_\_\_\_

\_\_\_\_\_

Name of co-owner/s and whether held jointly \_\_\_\_\_

### Recreational property

Address \_\_\_\_\_

Name and address of mortgage holder \_\_\_\_\_

\_\_\_\_\_

Name of co-owner/s and whether held jointly \_\_\_\_\_

### Other property

Address \_\_\_\_\_

Name and address of mortgage holder \_\_\_\_\_

\_\_\_\_\_

Name of co-owner/s and whether held jointly \_\_\_\_\_

## PERSONAL PROPERTY INFORMATION

### Type of property (e.g., car, boat, jewellery)

Item \_\_\_\_\_ Estimated value \_\_\_\_\_

Location \_\_\_\_\_

### Type of property

Item \_\_\_\_\_ Estimated value \_\_\_\_\_

Location \_\_\_\_\_

### Family heirlooms, keepsakes, or other items of personal value

Item \_\_\_\_\_

Location \_\_\_\_\_

Item \_\_\_\_\_

Location \_\_\_\_\_

Item \_\_\_\_\_

Location \_\_\_\_\_

## DEBTS OWING TO YOU

Itemize from whom and amount of debt \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## DEBTS YOU OWE

List bank or other creditors and amount of debt, including any mortgages \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## BUSINESS AND EMPLOYMENT INFORMATION

### My current business, profession, and employment record

Name of firm \_\_\_\_\_  
 Located at \_\_\_\_\_  
 I have the following financial interest in this business \_\_\_\_\_  
 I am an/a  
 Employee  Sole proprietor  Partner  Shareholder  Other  
 My title is \_\_\_\_\_  
 I have been associated with this business since \_\_\_\_\_  
 My approximate annual income is \_\_\_\_\_

### Pension, retirement, or death benefit plans

Type of plan \_\_\_\_\_ Company \_\_\_\_\_  
 Value \_\_\_\_\_ Beneficiary (if any) \_\_\_\_\_  
 Type of plan \_\_\_\_\_ Company \_\_\_\_\_  
 Value \_\_\_\_\_ Beneficiary (if any) \_\_\_\_\_

### Business agreements

Papers confirming my current business connections and agreements (e.g., buy-sell agreements, stock purchase plans, stock options, employment agreement) are located at \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Insurance, pension, or other benefits that have accrued from my past employment**

Name of firm \_\_\_\_\_ Dates employed \_\_\_\_\_

Title \_\_\_\_\_

Name of firm \_\_\_\_\_ Dates employed \_\_\_\_\_

Title \_\_\_\_\_

Name of firm \_\_\_\_\_ Dates employed \_\_\_\_\_

Title \_\_\_\_\_

Name of firm \_\_\_\_\_ Dates employed \_\_\_\_\_

Title \_\_\_\_\_

**INSURANCE INFORMATION**

**Life insurance**

Company \_\_\_\_\_ Telephone \_\_\_\_\_

Policy number \_\_\_\_\_ Amount \_\_\_\_\_

Beneficiary/ies \_\_\_\_\_

Type of policy (whole life, term life, universal life) \_\_\_\_\_

Location of policy \_\_\_\_\_

Company \_\_\_\_\_ Telephone \_\_\_\_\_

Policy number \_\_\_\_\_ Amount \_\_\_\_\_

Beneficiary/ies \_\_\_\_\_

Type of policy (whole life, term life, universal life) \_\_\_\_\_

Location of policy \_\_\_\_\_

**Personal/Business property insurance**

Company \_\_\_\_\_ Telephone \_\_\_\_\_

Policy number \_\_\_\_\_ Amount \_\_\_\_\_

Property insured \_\_\_\_\_

Automobile insured \_\_\_\_\_

**Disability and health insurance**

Company \_\_\_\_\_ Telephone \_\_\_\_\_

Policy number \_\_\_\_\_ Amount \_\_\_\_\_

Beneficiary/ies \_\_\_\_\_

\_\_\_\_\_

## LEGACY GIFTS ALREADY IN PLACE

### Gifts of life insurance

Company \_\_\_\_\_ Telephone \_\_\_\_\_

Policy number \_\_\_\_\_ Amount \_\_\_\_\_

Beneficiary(ies) \_\_\_\_\_

Company \_\_\_\_\_ Telephone \_\_\_\_\_

Policy number \_\_\_\_\_ Amount \_\_\_\_\_

Beneficiary(ies) \_\_\_\_\_

### Charitable gift annuities

Held by \_\_\_\_\_

Policy number \_\_\_\_\_ Amount \_\_\_\_\_

Beneficiary(ies) \_\_\_\_\_

\_\_\_\_\_

Held by \_\_\_\_\_

Policy number \_\_\_\_\_ Amount \_\_\_\_\_

Beneficiary(ies) \_\_\_\_\_

\_\_\_\_\_

### Other planned or estate gifts

Organization \_\_\_\_\_ Amount \_\_\_\_\_

Contact information \_\_\_\_\_

Organization \_\_\_\_\_ Amount \_\_\_\_\_

Contact information \_\_\_\_\_

Organization \_\_\_\_\_ Amount \_\_\_\_\_

Contact information \_\_\_\_\_

Organization \_\_\_\_\_ Amount \_\_\_\_\_

Contact information \_\_\_\_\_

Organization \_\_\_\_\_ Amount \_\_\_\_\_

Contact information \_\_\_\_\_

## OTHER INFORMATION

### Church affiliation

I am a member or adherent of \_\_\_\_\_  
congregation of The United Church of Canada, located at \_\_\_\_\_  
\_\_\_\_\_

The current minister is \_\_\_\_\_

### Organizations

I belong to the following clubs/organizations/societies:

Name \_\_\_\_\_

Location \_\_\_\_\_

Name \_\_\_\_\_

Location \_\_\_\_\_

Name \_\_\_\_\_

Location \_\_\_\_\_

Name \_\_\_\_\_

Location \_\_\_\_\_

Name \_\_\_\_\_

Location \_\_\_\_\_



**METROPOLITAN UNITED CHURCH** has deep roots reaching back to the earliest days of Toronto. For years it has received planned gifts that have profoundly enhanced its ministry. Congregation member Jim Harper made a bequest to Metropolitan because “We have great preaching, great music, a stellar outreach program, and a friendly congregation.... I knew my gift would be used wisely and make a difference.” Met’s Minister Emeritus, The Rev. Dr. Malcolm Sinclair, says, “We have been blessed by estate gifts in support of our music program, our outreach ministries, the church’s endowment fund, and our general operations. Some gifts have come out of the blue at critical times and have enabled our ministry here greatly.”  
**To God be the glory!**

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## 2. What Is Important to Me?

Once you have summarized your personal information and prepared an inventory of assets, it is time to list people and organizations to which you may wish to leave your possessions. What gifts would make the lives of those closest to you easier? Are there keepsakes that would mean a great deal to someone? What organizations have special meaning for you?

Please consider the following:

- family
- friends
- your local United Church congregation
- Mission and Service or ministries of the wider United Church of Canada
- The United Church of Canada Foundation
- other organizations you've supported in your lifetime
- organizations you'd like to support after your passing

Take time to think, pray, imagine, and explore all possibilities. Then enjoy the process of completing the worksheet that follows.

*Now therefore in the sight of all Israel, the assembly of the Lord, and in the hearing of our God, observe and search out all the commandments...that you may possess this good land, and leave it for an inheritance to your children after you forever.*

1 Chronicles 28:8

**WORKSHEET**

**What Is Important to Me?**

**FAMILY AND FRIENDS**

Which people are especially important to me?

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In what ways should I help my family?

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What are the special needs of any family members?

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What things do I have that would mean a great deal to someone, and to whom?

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## **THE CHURCH**

How can I support the United Church, locally or beyond, in a way that will make a real and meaningful difference?

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## **ORGANIZATIONS**

What organizations or causes are important to me?

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What organizations or causes would I like to support with a planned gift?

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## 3. Family, Church, and Charities: Finding the Balance

### Remembering Your Family

With your personal information recorded, your inventory of assets listed, and your summary of what is important to you completed, it is time to start making some decisions.

It can be challenging to determine how to divide your assets among family, friends, your church, and other charitable organizations. You may want to care for your family, but you may also wish to support causes that reflect your values. How do you find a balance that reflects your personal beliefs?

You might consider letting your family know that you have remembered charitable organizations in your Will. Invite them to share in your joy of giving. Making a decision like this can be a celebration of who you are, the values you hold, and the life you lead. Sharing your wishes may also avoid future surprises or misunderstandings. Family dynamics differ, so do what is best in your circumstances.

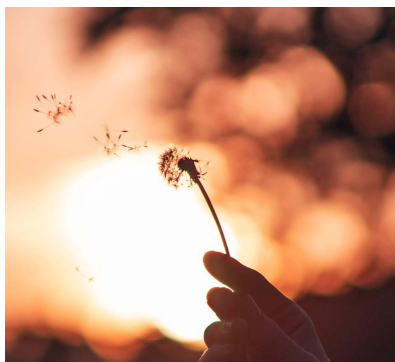
### Remembering the United Church

When you remember the church with a bequest of any amount in your Will, you help to ensure that those who follow will discover what it means to be church in the 21st century and know that God is always with us.

Whether your interests lie with your congregation, the programs and ministries of the wider church, or both, a gift from your estate will help to bring the gospel to future generations. You also have the use of your assets now with the satisfaction of knowing that the church will benefit in the future.

Bequests have and will continue to transform the future of the church. A gift in your Will is a statement of faith and hope in the future of its ministry. Any gift from your estate will help to build the United Church of tomorrow, providing ongoing support for the work you treasure most; *a legacy of your faith in action!*

Completing the worksheet that follows will assist you in organizing information about your family and charitable organizations that are important to you.



**THE LATE JOHN AND GWEN CROWE OF DELTA, BRITISH COLUMBIA:** The Crowes generously remembered their congregation, Ladner United Church in Delta, with a planned gift. “The church has always been our family. The church has always been our home,” they said. Whatever evolves in the ministry of Ladner United Church, their gift will be there to support it.

**WORKSHEET** Family, Church, and Charities: Finding the Balance

**REMEMBERING YOUR FAMILY**

**Spouse/Partner**

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

**Children**

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

Date of birth \_\_\_\_\_ Marital status \_\_\_\_\_

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

Date of birth \_\_\_\_\_ Marital status \_\_\_\_\_

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

Date of birth \_\_\_\_\_ Marital status \_\_\_\_\_

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

Date of birth \_\_\_\_\_ Marital status \_\_\_\_\_

**Grandchildren**

Name \_\_\_\_\_

Contact information \_\_\_\_\_

Date of birth \_\_\_\_\_ Marital status \_\_\_\_\_

Name \_\_\_\_\_

Contact information \_\_\_\_\_

Date of birth \_\_\_\_\_ Marital status \_\_\_\_\_

Name \_\_\_\_\_

Contact information \_\_\_\_\_

Date of birth \_\_\_\_\_ Marital status \_\_\_\_\_

Name \_\_\_\_\_

Contact information \_\_\_\_\_

Date of birth \_\_\_\_\_ Marital status \_\_\_\_\_

Should any of your children or grandchildren have special needs, or if additional information should be shared, please provide the details.

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**Dependants (e.g., parent, brother, sister)**

Name and date of birth \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

Name and date of birth \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

**REMEMBERING THE CHURCH AND OTHER CHARITIES**

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

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## 4. Structuring Your Bequests

When it comes to making a bequest, you have options. You can leave your beneficiaries

- a percentage of your estate
- a specific amount of money
- a gift from what remains of your estate after other gifts have been made
- a specific asset (e.g., jewellery, art, furniture, stock in a company)

Over time, the value of your estate will change. Many find it easier to leave a percentage of their estate rather than a fixed amount. In this way, the value of your gift will change along with the size of your estate. But the choice is yours.

When structuring your bequests, the normal practice is to designate gifts of a fixed monetary amount or property item first. For example, you leave \$5,000 to a church camp or your family photographs to a niece.

You may also work with your not-for-profit beneficiaries to decide how you wish your bequest to be used: for day-to-day operations, for a specific program, for endowment, or for the governing body to decide based on greatest need.

When specific bequests (and any debts your estate may owe) have been paid, what is left of your assets is known as the **remainder or residue**. Because your estate's residue will change over time, it might be easiest to divide the remainder by shares or percentages. For example, 20 shares (out of 100) of the remainder go to your congregation, or 15 percent of the remainder goes for Mission and Service. You need to name the people or charities among which you wish to divide your estate's residue, and then decide the share or percentage each will receive.

Deciding how you wish to distribute your personal keepsakes and heirlooms is important; otherwise this is a difficult task for your executor and family. The items you own change over time, so rather than citing things specifically in your will, prepare a list and append it as a separate document. You should refer to this list in your will, but the list itself is something you can update at any time without having to seek legal assistance.

The worksheet that follows will help you in your thinking.



**AT CHARLESWOOD UNITED CHURCH IN WINNIPEG, MANITOBA, a major renovation project provided an additional 11,000 square feet in program and meeting space. The project re-energized the congregation, and there is now room for community use and outreach. Planned gifts enabled bills to be paid and new forms of outreach ministries to begin at Charleswood. Legacy gifts enable ministry to happen!**

**WORKSHEET** Structuring Your Bequests**SPECIFIC BEQUESTS WILL GO TO:**

Name \_\_\_\_\_

Amount \_\_\_\_\_

Asset or property \_\_\_\_\_

What happens to this gift if the beneficiary dies before you or the organization is no longer operating?

\_\_\_\_\_

Name \_\_\_\_\_

Amount \_\_\_\_\_

Asset or property \_\_\_\_\_

\_\_\_\_\_

What happens to this gift if the beneficiary dies before you or the organization is no longer operating?

\_\_\_\_\_

Name \_\_\_\_\_

Amount \_\_\_\_\_

Asset or property \_\_\_\_\_

What happens to this gift if the beneficiary dies before you or the organization is no longer operating?

\_\_\_\_\_

Name \_\_\_\_\_

Amount \_\_\_\_\_

Asset or property \_\_\_\_\_

What happens to this gift if the beneficiary dies before you or the organization is no longer operating?

\_\_\_\_\_

Name \_\_\_\_\_

Specific amount \_\_\_\_\_

Asset or property \_\_\_\_\_

What happens to this gift if the beneficiary dies before you or the organization is no longer operating?

\_\_\_\_\_

**REMAINDER OR RESIDUAL BEQUESTS WILL GO TO:**

Name \_\_\_\_\_

Percent of residual \_\_\_\_\_

Asset or property \_\_\_\_\_

What happens to this gift if the beneficiary dies before you or the organization is no longer operating?

\_\_\_\_\_

Name \_\_\_\_\_

Percent of residual \_\_\_\_\_

Asset or property \_\_\_\_\_

What happens to this gift if the beneficiary dies before you or the organization is no longer operating?

\_\_\_\_\_

Name \_\_\_\_\_

Percent of residual \_\_\_\_\_

Asset or property \_\_\_\_\_

What happens to this gift if the beneficiary dies before you or the organization is no longer operating?

\_\_\_\_\_

Name \_\_\_\_\_

Percent of residual \_\_\_\_\_

Asset or property \_\_\_\_\_

What happens to this gift if the beneficiary dies before you or the organization is no longer operating?

\_\_\_\_\_

**THE FOLLOWING ITEMS WILL GO TO:**

Item \_\_\_\_\_ To \_\_\_\_\_

Item \_\_\_\_\_ To \_\_\_\_\_

Item \_\_\_\_\_ To \_\_\_\_\_

Item \_\_\_\_\_ To \_\_\_\_\_

Item \_\_\_\_\_ To \_\_\_\_\_

Item \_\_\_\_\_ To \_\_\_\_\_

Item \_\_\_\_\_ To \_\_\_\_\_

**A gift to The United Church of Canada may be designated as follows:**

I give and bequeath (percentage of estate; specific amount; or the rest, remainder, or residue) of my estate for

Congregation (or successor) \_\_\_\_\_

Address \_\_\_\_\_

Alternate beneficiary \_\_\_\_\_

The Mission and Service of the United Church of Canada  
(charitable number 108102435 RR0003)

The United Church of Canada Foundation (charitable number 863109021 RR0001)

*Broadview* magazine (Observer Publications Inc. -- charitable number 119064772RR0001)

Other (please specify) \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

When you leave a gift to the church, it is always prudent to name an alternate successor or beneficiary. This will ensure that your gift will still be used as you wish in the event that your primary beneficiary is no longer operating or the specific program you have remembered has ended.

*“But who am I, and what is my people,  
that we should be able to make this freewill  
offering? For all things come from you, and of  
your own have we given you.”*

1 Chronicles 29:14

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## 5. Considering Other Forms of Planned Giving

### The United Church of Canada Foundation

Through your Will, you can make gifts that may be used immediately by the congregation or ministry of your choice, or you can create an endowment or trust within The United Church of Canada Foundation that will provide funding for your church beneficiary year after year.

An endowment is a gift where the donation is held in perpetuity (forever) and a portion of the income earned through prudent and responsible investments is disbursed annually to the charitable organizations you name. A trust is a similar type of gift, but the initial donation is not invested in perpetuity and is actually distributed—along with a portion of the income—over a period of time (e.g., 10, 15, or 20 years) until it is completely expended.

The Foundation was created to manage the trusts and endowments that support the work of the church, including Mission and Service, congregations and other ministries, and charitable organizations that generous individuals have decided to support through their bequests.

When making a bequest that will provide long-term support for the work of the church, you can either establish your own fund, whether it is a trust or an endowment, or you can direct that your gift be added to an existing fund that supports work that is close to your heart. The Foundation team can help identify the opportunities available that may fulfill your wishes.

### Other Opportunities

A bequest in your Will is the most widely used type of planned gift, but there are also other ways. For example, you may gift

- RRSPs, RRIFs, or TFSAs
- life insurance (transfer a policy you own or purchase a new policy)
- charitable gift annuities
- publicly listed securities

With each gift option, tax advantages may come to you directly when you create your gift or go to your estate after your passing.

Some people leave their planned gifts "undesignated" so the beneficiary can use them where the need is greatest. Other people want their gifts used for a specific purpose. In this case, it is prudent to name an alternate project or program and/or leave the ultimate decision to the beneficiary organization's governing body should the intended purpose become impossible or impractical.



**If you have dependent children,** you will want to name someone to act as their guardian. This may be someone other than your executor, such as a family member or a close friend. Before making this decision, you must talk to the person or persons to seek their views and agreement.

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## 6. Choosing People to Serve on Your Behalf

### Executors/Liquidators\*

Your executor (or liquidator) is someone you appoint to ensure the instructions outlined in your will are followed exactly. Your executor will locate all of your assets; pay your funeral expenses, taxes, and outstanding debts; sell what is necessary; and then divide everything according to your wishes. The executor is also accountable to the beneficiaries in the Will, and must keep clear records and provide your beneficiaries with a final statement of accounts.

It is an important job, and depending on the complexity of your estate, it may be time-consuming. Your executor will deal with your beneficiaries and Canada Revenue Agency as well as lawyers, accountants, and other professional advisers. You therefore need to choose a trustworthy person, ideally one who knows your circumstances, and ask them to serve on your behalf.

Often your executor will be a spouse/partner or family member. Others choose a friend or ask their lawyer, financial adviser, or financial institution to serve as executor. It is prudent to choose an executor who is likely to outlive you. It is perfectly acceptable to name a beneficiary as your executor.

Some choose to appoint more than one person to act as executor. The executors must agree to this arrangement and be able to serve together. Consider asking people who live geographically close to your estate and to each other. It is wise to name a backup or alternative executor to allow for unforeseen circumstances.

You can make the role of your executor easier by discussing your will with them in advance and by keeping a clear record of your assets and personal information (such as by completing this *Will Workbook*). Finally, review your choice of executor regularly and update as needed.

For all of the above, your legal adviser can help you make the appropriate decisions.

### Guardians\*

If you have dependent children, you will want to name someone to act as their guardian.

Things to consider in choosing a guardian include

- their geographic location
- possible need for your children to relocate
- guardian's belief and value systems
- parenting and nurturing skills
- age of guardian

\* Legislation varies by province/territory. Please consult a professional advisor to ensure your wording and wishes will be handled properly.

- 
- other children in the guardian’s family
  - their financial situation

As difficult as choosing a guardian may be (and also a backup in case your first choice cannot serve), it is vitally important. If you do not choose a guardian, the courts will decide for you.

You may need someone to manage your children’s money until they are old enough to make their own decisions. To do this, you will need to set up a trust and choose a trustee to look after the assets in the trust. The trustee may be the same person as the executor or the guardian, but not necessarily.

Choose someone who will make wise financial decisions, and give them clear instructions. Trusts may be necessary to care for dependants or in the situation where you want someone to benefit from your estate’s income, but on their death, the capital is distributed according to your wishes.

It is also helpful to have information gathered for each child on such things as medical conditions, medications taken, the child’s doctor, and any other special needs.

## Powers of Attorney\*

People are living longer, and you may at some point be unable to look after your own affairs. It is therefore essential to appoint powers of attorney who can legally serve on your behalf should you become unable to do so. Like a Will, power of attorney agreements should be prepared only with the advice of a lawyer.

There are two general kinds of power of attorney: one that looks after property matters and making your financial decisions, and one that manages your personal matters and healthcare.

A power of attorney for property is often called an “enduring” power of attorney because it takes effect when you have difficulty making financial decisions. Choose someone who will exercise this responsibility wisely.

A power of attorney for personal care (also called a healthcare directive) allows your appointee to make medical and healthcare decisions on your behalf. The process is similar to a Living Will in that it covers the kind of treatment you would wish in different situations.

\* Please verify that this is an option in your province/territory as legislation varies across Canada.



**TO THE LATE DIANE TROLLOPE**, a retired diaconal minister who attended St. Andrew’s United Church in Sudbury, Ontario, stewardship was a kind of gratitude. Diane left a bequest for Mission and Service because churches need resources to enable their mission. Her bequest left a percentage of her estate to the wider church—one last gift she could offer from a lifetime of giving.

## WORKSHEET Choosing People to Serve on Your Behalf

### EXECUTOR/LIQUIDATOR

Name of executor/liquidator \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

Name of alternate executor/liquidator \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

### GUARDIAN(S) OF MINOR CHILDREN

Name of guardian \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

Alternate guardian \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

### POWER OF ATTORNEY FOR PERSONAL CARE/HEALTHCARE DIRECTIVE\*

I have a power of attorney for personal care/healthcare directive who has agreed to respect my wishes about medical treatment and care in the event that I am incapacitated.  Yes  No

This person is \_\_\_\_\_

The power of attorney document is located at \_\_\_\_\_

\_\_\_\_\_

### POWER OF ATTORNEY FOR PROPERTY AND FINANCIAL DECISIONS\*

I have a power of attorney for property who can act on my behalf if I am no longer capable of handling my own financial affairs.  Yes  No

This person is \_\_\_\_\_

The power of attorney document is located at \_\_\_\_\_

\_\_\_\_\_

\* If applicable.

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## 7. Your Professional Advisors

Your Will is too important a document for unintentional vagueness, confusion, or mistakes. Prepare a Will with the help and advice of a lawyer. If you currently do not have a lawyer, get a referral from someone you trust.

It may also be wise for you to consult other professionals such as your accountant, financial adviser, or insurance specialist to ensure that your wishes are absolutely clear and are in your best financial interest.

### WORKSHEET Your Professional Advisors

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#### Lawyer

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

#### Financial adviser

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

#### Insurance agent

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

#### Accountant

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

#### Other

Name \_\_\_\_\_

Contact information \_\_\_\_\_

\_\_\_\_\_

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## 8. Making Plans for Your Pets

As part of our stewardship of all God’s creation, make plans for any pets you have in case they outlive you. Try to determine someone in advance—a friend or family member—who will provide a good home. Record your wishes in your will so your executor/liquidator knows whom to contact. If you are unable to find someone yourself, then request that your executor do so.

### WORKSHEET

### Making Plans for Your Pets

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Pet’s name \_\_\_\_\_

Species \_\_\_\_\_ Date of birth \_\_\_\_\_

Medical conditions \_\_\_\_\_

\_\_\_\_\_

Medications taken \_\_\_\_\_

\_\_\_\_\_

Veterinarian’s name \_\_\_\_\_

Contact information \_\_\_\_\_

Individual who has agreed to take my pet \_\_\_\_\_

Contact information \_\_\_\_\_

Additional information regarding the care of my pet

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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## 9. Celebrating Your Life

A celebration of life, memorial, or funeral service can be an important part of the grieving and healing process for family and friends. For Christians, the ceremony is a religious rite that speaks to our belief in God and the importance of our faith. Deciding our own arrangements can be one of the greatest acts of compassion we can offer to our loved ones. Your minister can assist in this planning.

When you prepare your Will, it is also helpful to prepare clear instructions about what you would or would not like in a service and then attach your instructions as an addendum to your will. Items to consider include

- visitation or not
- open or closed casket
- person to conduct the service
- service to be at the church, funeral home, or other location
- readings
- music
- reception following the service
- memorial gifts, and if so, to what cause
- cremation or burial

No detail is too small. Knowing your wishes will add extra meaning to the service and make things easier for those who survive you.

The next worksheet will help guide your thinking and assist your executor, who has legal authority over the service. Share a copy of your service with your church office.

*Jesus said...,  
“I am the resurrection and the life.  
Those who believe in me,  
even though they die, will live....”*

John 11:25



No detail is too small.

Knowing your wishes will add extra meaning to the service and make things easier for those who survive you.

## WORKSHEET Celebrating Your Life

### FUNERAL ARRANGEMENTS

#### Family/Friends charged with implementing the arrangements

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

#### Service pre-arrangements made Yes No If yes, attach copy of agreement

Service pre-arranged and paid in full  Yes  No

Funeral home contact information \_\_\_\_\_

\_\_\_\_\_

No pre-arranged service. I prefer arrangements be made through \_\_\_\_\_

Funeral home contact information \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

#### Obituary notice Yes No

If yes, in what newspapers or websites \_\_\_\_\_

\_\_\_\_\_

Obituary notice written  Yes  No If yes, attach draft copy

Suggested notice content could include surviving relatives, friends, occupation, past employment, organizations of which you are a member, schools attended, degrees received, church affiliation, etc.

#### I prefer Burial Cremation Bequeathing my body for medical research

### Burial

#### My instructions regarding the selection of a casket and other expenses related to my service

\_\_\_\_\_

\_\_\_\_\_

I own a burial plot located in \_\_\_\_\_ Cemetery  
in the community of \_\_\_\_\_

Plot identification \_\_\_\_\_

Special things I wish to wear or have included in the casket (e.g., jewellery, glasses, etc.)

\_\_\_\_\_

\_\_\_\_\_

### Cremation

I prefer my body be present for a funeral service before cremation  Yes  No

I prefer my ashes be present in an appropriate container at the service  Yes  No

After the service, I would like my ashes to be \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Bequeathing My Body

Should you wish to donate organs or your body for medical research, make sure those closest to you know your wishes.

Donation agreements are  Attached  Located at \_\_\_\_\_

### SERVICE

**Visitation**  Yes  No  Before service  Day  Evening

I prefer  Open casket  Closed casket

Flowers  Yes  No  Family flowers only  Other

Preferred flowers \_\_\_\_\_

**I prefer**  Funeral service (body or ashes present)  
 Memorial or celebration of life service (body or ashes not present)  
 Graveside service only

I prefer to have the service in the  Morning  Afternoon  Evening  No preference

**Service location**  Church (specify) \_\_\_\_\_  
 Funeral home \_\_\_\_\_  
 Graveside \_\_\_\_\_  
 Other \_\_\_\_\_

**Preferred clergy or officiant** \_\_\_\_\_

Organization(s) to participate (fraternal, service, military) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I would like a service leaflet or bulletin prepared  Yes  No

I would like pictures or other memorabilia displayed  Yes  No

If yes, please specify \_\_\_\_\_  
\_\_\_\_\_

Memorial donations to the church or other charity (specify) \_\_\_\_\_

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Favourite scripture, other readings, poems \_\_\_\_\_

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I prefer music  Yes  No

If yes, musical selections and hymns \_\_\_\_\_

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Pallbearers (or name of person to select pallbearers) \_\_\_\_\_

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Other information

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Just as your life evolves, so should your **Will**. Some sources suggest you review your Will every three to five years. Definitely update your Will when your personal circumstances change, or if there are significant changes in tax law or legislation relating to inheritance.

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# Your Will: Questions and Answers

## When should I make my first Will?

Every individual should have a Will, and the best time to make one is now. You should definitely make a Will when you marry, separate, divorce, have a birth or death in the family, or have a significant change in the property you own.

## Do I need a lawyer?

Yes. It is unwise to write your own Will or to use prepared forms that you purchase. A lawyer will know current tax laws, provincial regulations, guardianship responsibilities for minor children, and other details. A lawyer will let you avoid mistakes that could cause your loved ones anguish and expense. Legal online Will services exist and may be an option for you depending on your situation.

## How long is my Will valid?

Your Will remains valid until you change it. In some provinces, marriage revokes a former Will and makes a new one necessary.

## How often should I revise my Will?

Just as your life evolves, so should your will. Some sources suggest you review your will every three to five years. Definitely update your will when your personal circumstances change, or if there are significant changes in tax law or legislation relating to inheritance. Other updates could include changing your executor/liquidator or changing beneficiaries.

## How do I make a change to my current Will?

Consult with your lawyer. You may not have to rewrite your Will completely; you can append something called a *codicil* that reflects a specific change you wish to make to your current Will. Never make written changes on the Will itself. No one can make any changes to your Will except you.

## What happens if I do not make a Will?

First, the court will appoint an administrator. An insurance company may have to bond the appointee or provide two personal guarantors who are acceptable to the court.

Your assets will then be divided according to provincial law. This could mean your assets pass to beneficiaries not of your choice.

If your next of kin includes minors, their share might be paid into the court or through a third-party administrator until those minors reach the age of majority. This could be cumbersome and cause hardship.

If you die without a Will and have no next of kin who can be traced, your estate goes to the Crown.

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## In Conclusion

During our lives we work hard, and in doing so, create wealth. Knowing that one day we will have to give away everything we own, how do we live the life of a good steward?

Christian stewardship involves the faithful management of all that God has generously given to us: Creation, time, skills, and money. The stewardship of money includes the use of both our current income and our accumulated assets. Legacy gifts come from our accumulated assets and are made with considerable forethought and planning. They can be given in many different ways, but the most common is a bequest in your Will.

If your congregation ever received a bequest, think about what it meant for the ministry at that time. Did it help with building maintenance? Support outreach? Did it allow for breathing room in the budget? Perhaps even think about different ways of doing ministry? Whatever the purpose, that gift was the result of the generosity of someone who loved the congregation and who wanted the work to continue.

### **You can do that, too.**

A gift for your congregation in your Will is a statement of faith and hope in the future of its ministry. It is the same with our support for the broader church through Mission and Service and the Foundation. We know that the need is great and that the work is good and necessary. A gift in your Will for Mission and Service ensures the Canadian and worldwide partnerships and ministries that are integral to our United Church identity are supported. Similarly, a gift in your Will to the Foundation can support vital ministry through its granting programs or could form a long-term fund to specifically help sustain your congregation and the ministries you love far into the future.

As you complete the *Will Workbook*, you may have questions or ideas! Our team would be pleased to connect with you, in confidence, to explain how the various giving options work and help you choose one that is best for you at your life stage. Call 1-800-268-3781, or e-mail [legacy@united-church.ca](mailto:legacy@united-church.ca).

*Thanks be to God for  
God's indescribable gift!*

2 Corinthians 9:15

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# Terms and Definitions

|                                |   |
|--------------------------------|---|
| <b>Administration expenses</b> | Expenses necessarily incurred in the administration of the estate, the payment of debts, and the distribution of property   |
| <b>Administrator</b>           | A person appointed by the court to do the same work as the executor/liquidator (if there is no Will or the executor/liquidator named in the Will is unable or unwilling to act) |
| <b>Beneficiary</b>             | A person who receives a benefit or gift through a Will, insurance policy, RRSP, or trust  |
| <b>Bequest</b>                 | A gift of personal property through one's Will; a type of planned/legacy gift   |
| <b>Codicil</b>                 | A legal instrument prepared as an addition or change to an existing Will  |
| <b>Estate</b>                  | A person's holdings in real and personal property that are owned at death and can be disposed of by the person's Will   |
| <b>Executor/liquidator</b>     | The person appointed by a Will to pay debts of the testator and to distribute the property as directed by the Will under the supervision of the court                           |
| <b>Fiduciary</b>               | A person or institution legally responsible for the management, investment, and distribution of funds (e.g., an executor)   |
| <b>Guardian</b>                | A person appointed in a Will to have custody and trusteeship for dependent children; guardianship ceases when the children reach the age of majority                            |
| <b>Holographic</b>             | A handwritten Will that may or may not be valid in some jurisdictions   |
| <b>Intestate</b>               | Having left no Will; to die intestate is to die without a Will  |
| <b>Intestate succession</b>    | The law whereby the property belonging to a person who dies intestate descends to the heirs   |
| <b>Legacy</b>                  | A disposition of property under a Will; also called a bequest   |
| <b>Notary</b>                  | A public officer constituted by law to certify important documents, such as those relating to estates, deeds, and powers of attorney  |
| <b>Personal property</b>       | All property other than real property, such as stocks, insurance, and jewellery   |
| <b>Probate</b>                 | The legal process of establishing a Will's validity and the settling of an estate   |
| <b>Probate fees</b>            | A duty or fee charged by the province on the gross value of the property of a deceased testator   |
| <b>Property</b>                | All those things and rights that are the object of ownership  |
| <b>Real property</b>           | Land or anything attached to, or a part of, the land, such as a house   |

|                 |   |
|-----------------|---|
| <b>Residue</b>  | Everything belonging to an estate that remains after all debts and administration expenses have been paid and all specific gifts of property and cash have been distributed |
| <b>Testate</b>  | Having left a Will  |
| <b>Testator</b> | A person who makes a Will   |
| <b>Trustee</b>  | A person with a legal obligation to administer property   |
| <b>Will</b>     | A written document that follows strict legal requirements in which a person directs the disposition of his or her property after the person's death                         |

## MELODIE MUI

Retired General Council Office staff



**I was one of those people in the pews who dutifully designated a weekly amount** in the Mission and Service side of the duplex envelope. I knew how the money was spent for “local purposes,” but what became of the Mission and Service portion was vague.

That changed when I was called to a job at the General Council Office. Through my 18 years there, I had first-hand knowledge and experience of the importance of our church programs to people in Canada and across the world. I witnessed the hard and dedicated work of colleagues in supporting the work of the wider church in areas such as social justice and advocacy, Aboriginal

ministries and right relations, community ministries, theological education, faith formation, innovation in communities of faith, and much, much more.

I give to Mission and Service because I want The United Church of Canada to be a strong, vital partner in the local context and wider communities. The work of the church serves as the social conscience of our society and we are a better people for it.

*Melodie Mui recently retired from the General Council Office. In her last position she worked in the Refugee portfolio, helping to facilitate refugee sponsorships by congregations and pastoral charges. She is an avid gardener and Toronto Raptors fan who enjoys travelling and is rediscovering her creative self through watercolour painting.*

One in a series on “Why I give.” Share your story at [ms@united-church.ca](mailto:ms@united-church.ca).

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# Planned Giving Information Form

If you have decided to remember the United Church in your estate plans, thank you for letting us know. Any bequest or other type of planned gift, small or large, will have a real impact on the future of our church, whether locally or beyond. Please know that the information you share will be treated confidentially, and that by sharing it you will enable us to help you better.

**Thank you so much for your future gift.**

Please complete the following. If there is any information you do not wish to provide, leave it blank.

I/we have remembered the United Church in my/our estate plans.

My/our future gift is to benefit:  Congregation \_\_\_\_\_

Mission and Service \_\_\_\_\_

The United Church of Canada Foundation \_\_\_\_\_

*Broadview*

Other \_\_\_\_\_

I/we intend to remember the United Church in my/our estate plans.

I/we would appreciate additional information.

## My/Our contact information

Name \_\_\_\_\_

Address \_\_\_\_\_

City/Town/Village \_\_\_\_\_ Province \_\_\_\_\_

Postal code \_\_\_\_\_ Telephone \_\_\_\_\_

E-mail \_\_\_\_\_

Please mail this information form to us at 50 Wynford Drive, Toronto, Ontario, M3C 1J7. Alternatively, scan and e-mail this form to [legacy@united-church.ca](mailto:legacy@united-church.ca), or fax it to 416-231-3103 to the attention of Planned Giving.



*“ . . . joyfully giving thanks to [God],  
who has enabled you to share in the  
inheritance of the saints in the light.”*

Colossians 1:11–12

**The United Church  
of Canada**



**The United Church of Canada  
FOUNDATION**