

New Life in Stewardship

by Rev. Jane Reid

The past year at St. Nicholas-Westwood Hills in Upper Tantallon, has been one of tremendous growth and innovation in the life of our church family. Numbers of new parishioners continue to increase and the congregation is participating at many levels of involvement. What we are experiencing is transformational ministry! Transformational ministry is a shift away from an outmoded church leadership that is parental and pyramidal towards the congregation themselves taking ownership for the decisions that affect their lives, their church and community.

In March 2005, Bishop Fred visited and explored with Parish Council the strengths of the current congregation and our anticipated needs. He suggested we create two new committees: 1. a Stewardship Committee to address education and awareness around the best use of our gifts and 2. a Congregational Development Committee to explore how we might better meet the various needs of our diverse and growing congregation.

From that point there was an unprecedented surge of new or additional involvement by devoted parishioners committed to the building of the body of Christ at St. Nicholas. We are living out the definition of stewardship. More people are offering their time, talent and treasure than ever before, and discovering joy in their sense of creative collaboration with the Holy Spirit.

In addition to the already-established Ladies' Guild, Men's Breakfast Group, and Altar Guild, new working committees have been created or renewed and the energy and excitement at St. Nicholas is palpable! Along with the new Stewardship and Congregational Development Committees, a Pastoral Care Team is in place, a Fundraising Committee, Sunday Readers and Greeters have been recruited and organized, the Nursery staff and Sunday School has expanded, a Youth Group has begun, a Sanctuary Committee is established, a Mums 'n Tots group is taking hold, and a new Lay Reader was trained and licensed. This has all happened in less than 12 months!

With new families coming through our doors every Sunday, we have steady requests for baptisms as well as new additions to our Sunday School population. Our "happy problem" is we are getting close to running out of space to comfortably accommodate our needs. St. Nicholas is only half built and the congregation is working hard to raise funds to complete construction. One of our activities was a *Leap for Faith* Parish Walk held this past October. Over \$2,000 was raised through pledges and shared equally between the *Leap for Faith* Capital Campaign and our own Sanctuary Fund.

Another example of creative stewardship was when just prior to Christmas, our Youth Group offered harried parents a day of child-care at the church so parents could



Top: The Leap for Faith parish walk in Oct. 2005.

Left: St. Nicholas Parish Picnic.

Christmas shop without wee ones in tow or even go on a date! Grateful parents donated back a substantial amount of cash which the Youth later used to prepare an elegant dinner of appreciation for our parishioners who contribute to the "invisible ministries" at St. Nicholas. It would be easy for the Youth to keep their earnings for something special for themselves but instead they turned it back into a gift of gratitude.

Every parishioner has something to offer in making our church a joyful and spiritually-sustaining place to be, from the parents who get Cheerios into children and children into clothes and cars Sunday morning, to those faithful souls who bring the plate of sandwiches or

cookies for Coffee Time, those who mow lawns, make signs, type minutes, count coins, read scripture, sing "lustily and with good courage" and every ministry in between!

There are many ways of living out our covenant of stewardship with God. Fostering that sense of responsibility and gratitude in our children, and modeling it around them are essential to ensuring a healthy, vibrant, Christ-centred, mission-minded church - present and future. The congregation of St. Nicholas is on an exciting adventure of faith, discovering unimagined riches in the good news of Jesus Christ and serving as his stewards on earth.

GENEROUS Spirit



IN THE DIOCESE OF NOVA SCOTIA & PRINCE EDWARD ISLAND SPRING 2006

Miriam Penney's Gift to Golf and Her Church

As Miriam Penney looks out at the frozen LaHave River from her Pleasantville home on Nova Scotia's South Shore, she has to work hard at quelling the urge to lace up her skates and go out on the ice as she would of in past years. Now in her 90s, she is content to watch others enjoy a pastime that has given her so much pleasure.

It's Sunday night and Miriam has just returned from her church's annual meeting. She was raised in the Lutheran Church but it was as a young woman working at the bank that she began attending Evensong at Holy Trinity Anglican Church in Bridgewater. "I enjoyed that so much that I joined the church soon after that," she recalls. Miriam never married but the church is like her family.

The other passion in her life has been and still is sports. In fact, Miriam's involvement in sports as a player and coach, earned her a spot in the Nova Scotia Sport Hall of Fame.

During her teen years, Miriam played her first hockey game in a covered rink. She played on the boys' team for awhile because she explains that "playing on a girls' team was like skating around lamp posts." As a member of the Bridgewater girls' high school hockey team, they scored an impressive 22 goals during their season - 21 of those goals were Miriam's (she assisted on the other goal).

She was also a talented softball player. Her team, with Miriam as pitcher, won every game. Her batting average

was 1.000 for the season. She was recruited by the men's team the following year and competed in the Canadian championships in Halifax.

At the age of 16, she won the softball, javelin and shot-put events at the Maritime Track and Field Championships in 1938. Miriam set a new Maritime softball throw record when she threw the ball 181 feet, beating the old record by 25 feet! At 17, she won a gold medal in the softball throw and silver in javelin at the Canadian Track and Field Championships in Hamilton, Ontario. The medals would have earned her a spot at the Olympics, but World War II put a stop to that.



just six weeks of playing she won the Novice Division in the Nova Scotia Ladies Championship. She won the Bridgewater Club title 25 times and represented Nova Scotia eight times at the Canadian championships, as well as winning the Nova Scotia Ladies Open in 1960.

When they built a new golf course near her home, she was honored by becoming the first member and they asked her to hit the first ball. "There's something about golf I love," she



says. "It's all up to you."

She took up curling at the age of 40. Miriam excelled at all sports she tried and curling was no exception.

What gave Miriam the greatest pleasure in later years was coaching and mentoring young golf players. It makes her very happy to see young people taking up the sport and Miriam does all she can to instill in them, her passion for the sport. This she believes is her gift to a sport that has made her life so rich.

Miriam believes that it is important to give in return for what you have been given. So she gives her time and talent to young people on the golf course and also in her church. She

"We make a living by what we get, but we make a life by what we give."

~ Winston Churchill



GENEROUS Spirit

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WILLS



by Michael Wood, Q.C.

Testamentary Capacity and Undue Influence

Q What is "testamentary capacity"?

A: The first requirement of a valid will is that you be of "sound mind, memory and understanding." This is referred to as having "testamentary capacity." In general terms, this means you must have the mental ability to make a will. The basic requirements of testamentary capacity are as follows:

- You must know you are making a will, why you are making one and what it will do (ie: it will direct how your property will be distributed on your death);
- You must understand the general nature and the extent of the property you own (ie: what you have and how much you have); and
- you must be aware of persons that you would normally provide for (ie: your spouse, children, dependent parents) and not unfairly ignore them.

You are only required to have testamentary capacity at the time you

make your will. Consequently, if you become mentally incompetent after you make your will, it will still be valid.

If your will is challenged on the basis that you lacked testamentary capacity, your Executor(s) will have to show the court you were of "sound mind, memory and understanding" at the time you wrote your will. This would require the evidence of the witnesses to your will, the lawyer who prepared your will, as well as your doctor and possibly even your friends and family.

A person's mental capacity can be affected by illness or medications. If you have any doubt about your mental capacity, you should consult with your doctor or your lawyer before preparing and executing your will.

Q What is "undue influence"?

A: Undue influence refers to the exertion of pressure or coercion upon a person making a will, to the extent that she no longer has the ability to

make an independent decision. The whole or a part of a will can be declared invalid by the Court if undue influence is found in the circumstances surrounding creation of the will. Undue influence is sometimes difficult to prove and the burden of showing that it occurred is on the person making the allegation and challenging the validity of the will.



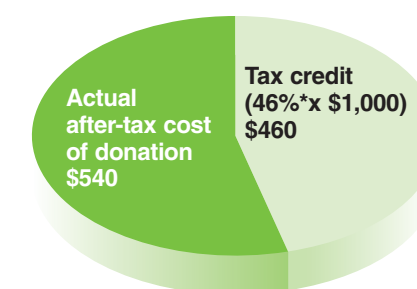
Michael is a partner in the Halifax law firm of Burchell Hayman Barnes. He currently serves as a member of the Diocesan Planned Giving Subcommittee.

The Charitable Tax Credit: It's more than you think!

by Charles L. O'Neil, Diocesan Gift Planning Consultant

It's May and the race to complete my income tax return is over for another year. While sorting through the growing stack of papers on the kitchen table, I reflected on what the return says about my stewardship. Obviously it tells me how much money I earned over the past year. Like the three stewards in Matthew who each received a portion of their master's wealth to manage, my tax return shows me how much of God's generosity in the form of pecuniary wealth I was given to manage over the past year. How well did I do? Schedule 9 provides some insight.

This section allows me to total my charitable donations and calculate a federal tax credit to apply against my taxes owing. But wait, there's more! I also pay provincial tax and that form allows me to gross up my charitable donation tax credit by an additional amount. The total tax credit comes to almost 50%. That's right - the government is subsidizing my charitable giving by almost 50 cents on the dollar! Sadly many people misunderstand this wonderful incentive for charitable giving as only 25% of Canadian tax filers claim this credit.



* NOTE: Highest marginal rate in NS is 46.5%, and in PEI it is 45.7%. For those whose income is high enough to pay the provincial surtax, the highest combined rate climbs to 47.37% in PEI and 48.25% in NS.

Here's how it works. The government creates a donation threshold of \$200 and provides a tax credit at different rates for contributions below and above that amount. What people often miss is that the credit combines both the federal and provincial tax credit. Below the threshold the credit is equal to the lowest marginal combined tax rate. But for all donations over \$200, the credit equals the highest marginal combined tax rate, regardless of which particular tax bracket applies to you.

For most of us the tax credit for donations over \$200 is about 46%* in both Nova Scotia and Prince Edward Island. For example, if you

Contribution
(assuming \$200 has already been contributed)
\$1,000

donate \$1,200 - then the \$1,000 over the \$200 threshold provides a tax credit of about \$460. In other words the \$1,000 portion of that donation actually costs you only \$540 after taxes!

For me it is interesting to compare my total donations to the total income of my household. It always seems rather small when looked at in this light. By the time next April arrives, I realize that I didn't miss any of those contributions, even though some seemed so large at the time. Perhaps I am more like the rich in the temple giving what I'll never miss, than the widow contributing what she couldn't afford.



Charles is the Diocesan Gift Planning Consultant. He may be reached at (902) 477-0105.

THE CHAIR'S CORNER



We are hardly through winter, such as it was, and now we have a lead article in this edition of Generous Spirit featuring Miriam Penney, one of Nova Scotia's elite golfers from a few years back. When I think of Planned Giving and golf in the same thought, I cannot help but remember the brochure that churches received on pre-authorized remittances, or "PAR." Is your church on PAR? Do you have opportunities for parishioners to have their offerings automatically debited? Miriam, I would imagine you never thought your golfing prowess would ever be used to promote PAR in the church! Thank you for sharing a bit of your spiritual journey with us in Generous Spirit.

It is certainly a treat to be able to have an article by one of our very newest ordinands, now serving St. Nicholas in Upper Tantallon. I have had the opportunity to speak there on two occasions in the past year and can attest to the enthusiasm with which Jane speaks. Their growth is evidence of the power of the Holy Spirit working there and this is backed up with some positive stewardship education. Jane is excited to see folks serving as Christ's stewards on earth. Take the time to read Jane's exciting report on page 4.

Our consultant Charles O'Neil writes a most timely article entitled "The Charitable Tax Credit." He is right on when he subtitles it: "It's way more than you think!" Just three weeks ago after a service in Lower Sackville, a former parishioner of mine spoke of receiving about a 20% charitable tax credit. I countered by suggesting that he re-read the tax guide and he would see that the tax credit is 46% in Nova Scotia no matter what income you have for the year (assuming you pay income tax and give more than \$200). He said I was quite wrong and would buy me a golf game if I could show him his error. We tee off on Saturday, May 13, and he is paying!!!

As Chair of the Planned Giving Sub-Committee, I want to express my thanks to all who serve on the committee and to all who contribute to our Generous Spirit newsletter.

In conclusion, I want to state our committee's vision statement: "This Committee endeavours to empower our Church, as the Body of Christ, to carry out God's work by providing programs promoting the spiritual joy of sharing through planned giving. Through programs on the theology of giving, which include information about financial planning tools, the Committee will help grow giving hearts for God's ministry now and in the future."

Sincerely

David Reid
Chair: Planned Giving Committee
A Sub-Committee of the Ministries
Standing Committee

Miriam Penney's Gift to Golf and Her Church continued from page 1

has arranged a life insurance gift for her parish.

Her gift is a way of ensuring future generations of young people will have the church play an important role in shaping who they are.

"As a one-time warden, I know what happens when we don't have

enough money," she says. "We all must dig deeper if we want our churches to be around in the years to come."

As the ice on the LaHave River gives way to Spring, Miriam delights in the knowledge that golf season is not far behind.

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