

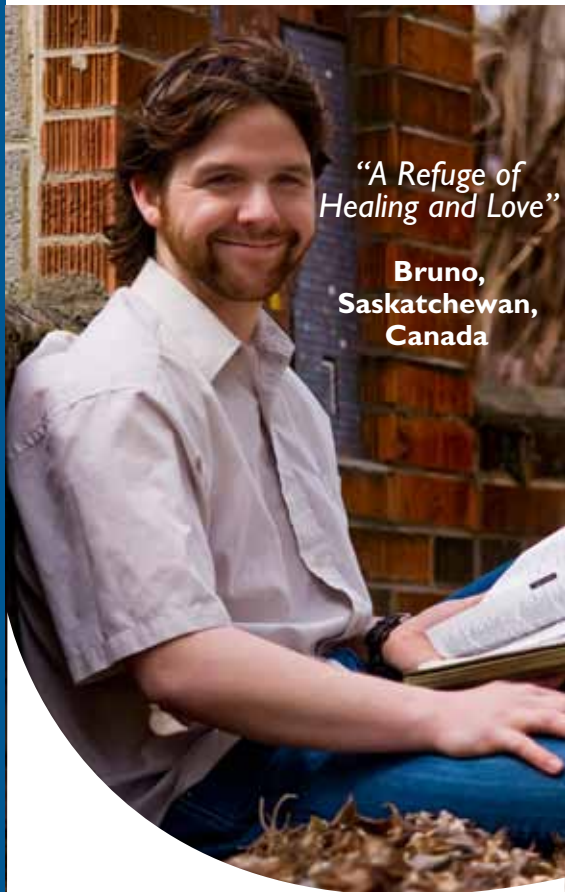
ST. THERESE

INSTITUTE OF FAITH AND MISSION



“Our fulcrum is God:
our lever, prayer;
prayer which burns with love.
With that we can lift the world!”

- St. Thérèse of Lisieux



“A Refuge of
Healing and Love”

**Bruno,
Saskatchewan,
Canada**

Planned Giving Guide

St. Therese Institute of Faith and Mission Planned Giving Options

“The Lord is the goal of human history, the focal point of the longings of history and of civilization, the center of the human race, the joy of every heart, and the answer to all its yearnings,”
Gaudium et Spes 40, 45.

Living out that truth is St. Therese Institute of Faith and Mission in Bruno, Saskatchewan. Our Lord, through St. Therese, offers hope and life to anyone drawn by the Holy Spirit to deeper relationship with God the Father

There are many easy ways for you to help St. Therese Institute of Faith and Mission serve our Church and our brothers and sisters in Christ, and since we are a religious non-profit Catholic organization, most of the ways you can help also provide you tax benefits. These include gifts of cash, PayPal, or credit card, gifts of appreciated securities like stocks, bonds, and mutual funds, and Planned Gifts that may benefit you and your loved ones during your life on earth and leave a legacy gift to St. Therese at the same time.

Tristen Greenslade

Rochester, Minnesota, USA

Inaugural Class of 2008



Life at St. Therese thus far has been everything between awesome and challenging. It is bound to be an adventurous year, in light of what we have already learned and shared. Living and studying with people who share the same passion to know and live out the truth of our faith is incredible. What an invaluable opportunity to learn and gain the essential tools for the journey of life!”

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The following options of planned giving can help you leave a legacy and give to St. Therese while helping to reduce your taxes at the same time.

Bequest

The donor states in his or her will that on death property be given to St. Therese . The gift may be a cash donation or may be a gift of property such as a work of art or publicly listed securities. It may be a specific amount or asset, or a percentage of the estate.

Annuities

A charitable gift annuity enables a donor to gift a lump sum to St. Therese and in exchange receive fixed lifetime annuity payments. This type of gift has the greatest tax advantageous for donors aged 65 year or older.

Real Estate

If you make a gift of real estate to St. Therese you will receive a charitable receipt for the fair market value of the property as determined by a qualified appraiser.

RRSPs/RRIFs

Retirement funds represent a major personal asset for most donors. Donors enrolled in an RRSP, and those who have already converted their RRSP to a RRIF, can make a charitable gift of all or a portion of any retirement funds remaining at death to St. Therese.

Residual Interest

If you wish to gift capital property (for example, real estate or artwork) to St. Therese but retain the right to use the property during your lifetime, you may wish to consider making a gift of the “residual interest” in the property to St. Therese .

Life Insurance

You can make St. Therese College the owner of an existing policy or purchase a new life insurance policy identifying St. Therese as the owner. St. Therese can be named the sole owner or primary beneficiary, co-beneficiary or contingent beneficiary.

Charitable Remainder Trusts

A charitable remainder trust is a trust that pays income to the donor (or other beneficiaries) for life or for a set term. When the trust terminates (which is upon the death of the donor or beneficiaries, or at the end of the specified term), St. Therese receives whatever remains in the trust.

Securities


A gift of securities provides an innovative and creative way to make a charitable gift to St. Therese and can often help fund a larger gift than you might otherwise be able to make. This method has a greater tax savings benefit (credit) for the donor than a cash donation. Securities can include stocks, bonds, bills, warrants and mutual funds.

Flow Through (FT) Shares

Flow through shares are similar to securities, but have an additional tax credit benefit. These types of shares include a tax credit immediately with the purchase of the share and then receive an additional tax credit when the shares are donated to St. Therese.

Below is an example of a straight cash donation versus a flow through share using a individual who is in the top tax bracket (44%).

Straight Cash Donation		Flow Through Share Donation	
Initial Donation	\$10,000	Purchase of FT Share	\$10,00
Tax Savings	\$4,400	Tax Credit on FT Share Purchase	\$4,400
After Tax Cost of Donation	\$5,600	Donate FT Share to St. Therese	\$10,000
		Tax Credit on FT Share Donation	\$4,400
		Total Tax credit of Donation	\$8,800
		After Tax cost of Donation	\$1,200



Michael Lund
Killaloe, Ontario, Canada
Class of 2009

“My time at St. Therese so far has been much more beneficial than I had imagined it would be. I have discovered how to live as a Catholic in today’s society, developed a deeper relationship with our Lord Jesus Christ, and learned to live in a community with companions who help me grow. My choice to attend St. Therese is without a doubt the best decision I have ever made.”

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