



THE FRIEND OF BROTHER ANDRÉ

United to promote Saint Joseph's Oratory of Mount Royal!

Meeting Opportunities

Exhibitions at the Oratory Museum
Rock, Paper, Chisel – The Crèche in Essence
Drawn by the Spirit – André Bergeron, Marie-Anastasie, Frère Jérôme
Highlighting the Crèches of Quebec

The Festival Bach + Grand Gala Concert

Sunday, December 1 at 3:30 PM
in the Basilica
General admission: \$10
Tickets on sale at the Oratory Gift Shop.

Christmas Concert by Les Petits Chanteurs du Mont-Royal

Sunday, December 22 at 2:00 PM
in the Crypt Church

Christmas Masses

Tuesday, December 24
6:00 PM: family mass

9:00 PM and midnight, with *Les Petits Chanteurs du Mont-Royal*

Organ concert before each mass
Ticket required for the 9:00 PM and midnight masses: available starting Saturday, November 23, at the Information and Blessings Office

New Year's Eve

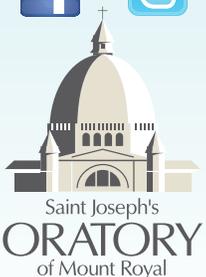
Tuesday, December 31
11:30 PM: communal prayer, followed by mass at midnight in the Crypt Church

Family Day

Wednesday, January 1, 2014
Blessing of pilgrims and families at 2:30 PM in the Crypt Church

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www.saint-joseph.org



A Chapel for Adoration

Saint Joseph's Oratory has long wanted to open up the Blessed Sacrament chapel to pilgrims, tourists and visitors. It is located at the far side of the basilica's choir, more specifically, within the apse. This project was completed on August 8. The chapel is now open to the public seven days a week. Those who enter will discover the magnificent altar, the green Vermont marble columns and the ceiling covered in gold-leaf.

Large numbers of Oratory staff have worked tirelessly to create a place for prayer and recollection for those who seek it. To this end, comfortable chairs, kneelers and proper lighting have been installed. The tabernacle's decorative angels have been carefully cleaned. As part of the chapel's liturgical furnishings, we have purchased a new monstrance and four artificial candles equipped with cartridges allowing insertion of smaller real wax candles within. This feature allows the candle flames to remain high, enhancing the majesty of the space.

Occasionally, a praying pilgrim will be pleasantly surprised to hear the organist playing works by great composers on the magnificent Beckerath organ, recently restored by the firm Juget-Sinclair.

In addition to Saint Joseph's Oratory staff, we are grateful for the support of our many donors, including the Knights of Columbus, who through their generosity have contributed to the completion of this project, allowing access to the Blessed Sacrament chapel for pilgrims and visitors.

You are invited to visit the Blessed Sacrament chapel during your next visit to the Oratory, to admire its beauty and to experience its silent and peaceful atmosphere. Please note that the Blessed Sacrament is exposed every Thursday from 10 AM to 4 PM. Since August 8, there have been a number of pilgrims who have committed themselves to a special period of adoration and prayer each week during this time. ■

Father Patrick Vézina, CSC



Samuel Martin

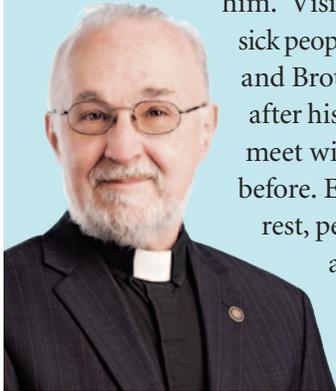
“Encountering the Other”

In choosing this pastoral theme for 2014, the Oratory is focusing on an important dimension in the life of Saint Brother André. The doorkeeper at Collège Notre-Dame did not have to go far to meet people; every day his job allowed him to meet the many people who knocked at the door. Brother André imparted something special to these moments of encounter, with the result that visitors naturally confided their sufferings and worries to him. Visitors would tell him about other sick people who were unable to move about and Brother André would find the time, after his long days of work, to go out and meet with the infirm he had never seen before. Even during trips supposedly for rest, people would queue up to see him and he would agree to give them some of his time. Jesus said, “As you have done to one of these,

my little ones, who are members of my family, you have done to me.” (Matthew 25:40). For Brother André, all these sick people represented the figure of the Lord calling to him. These daily contacts ran on into long periods of prayerful communion with the Other, this great God who drew so close to us, coming right among us.

This great shrine dedicated to Saint Joseph, which Brother André had dearly desired, today remains a place apt for encountering the other. Such others, who today visit the Oratory to find a place of prayer and serenity, come from all over the world, speaking many languages. They often come to discover, beyond their pain and loneliness, brothers and sisters who are ready to welcome them and create a space for connection and dialogue.

With all the friends of the Oratory and of Saint Brother André, this great shrine can remain a place where it is possible to encounter the other and together open ourselves to the Other, who is so close to us in the person of Jesus Christ. ■



Maxime Boisvert

FATHER CLAUDE GROU CSC, RECTOR

Brother André’s Devotion to the Blessed Sacrament

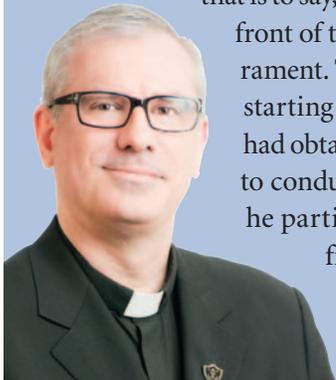
Since pilgrims to Saint Joseph’s Oratory now have a Chapel of Adoration open year round where the Blessed Sacrament is exposed every Thursday, I’d like to tell you a little more about Brother André and one of his favorite devotions: devotion to the Blessed Sacrament.

According to one of the great participants in his life, his colleague and confidant Father Émile Deguire, Brother André loved making Holy Hours, that is to say, periods of time spent in front of the exposed Blessed Sacrament. This is why “On Fridays starting in 1923, Brother André had obtained permission from the bishop to conduct a public Holy Hour in which he participated with a large number of friends. Previously, he had begun this practice with them in private.” (*Summarium I*, p. 213)



According to one of his loyal friends, Mr. Azarias Claude: “Brother André would invite the faithful to come and pray in front of the tabernacle, especially when the Blessed Sacrament was exposed. He used to insist that his visitors get the ball rolling by receiving the Sacraments of Penance and the Eucharist. They could then pray more readily and receive favours. During the Holy Hours, Brother André liked to recite the invocations to the Blessed Sacrament in order to extend his devotion.” (*Summarium I*, p. 384)

For Brother André, the time spent before the Blessed Sacrament was closely linked to the Eucharist. “It is a movement that takes the entire soul from its own depths and transports it into the depths of the Christian mystery. The soul living by means of the Eucharist returns to the Eucharist,” is what Canon Étienne Catta, Brother André’s famous biographer, wrote on this matter. ■



Maxime Boisvert

FATHER MARIO LACHAPPELLE CSC, DIRECTOR, ASSOCIATES OF BROTHER ANDRÉ

The «Back-to-back» Charitable Gift Annuity

What is a “back-to-back” gift annuity?

First, let's review what a charitable gift annuity is.

It is a form of planned giving available to persons aged 60 and over. By irrevocably assigning a lump sum to Saint Joseph's Oratory, you will receive an annuity for the rest of your life.

This represents an attractive source of income. With no investment risk, you earn a rate that is higher than the market average for the remainder of your life. It's guaranteed, and this annuity is often not taxable.

The charitable gift annuity allows you to donate a substantial amount to the Oratory without depriving yourself of income from this capital; you also reduce your payable income tax since a receipt is issued for at least 20% of the capital transferred.

This form of giving is very attractive to people who are not worried about relinquishing a certain amount of capital and who wish to obtain a steady, guaranteed income.

To understand the “back-to-back” annuity, let me tell you about a recent situation with a benefactor, Mr. Gagné.

Mr. Gagné, aged 74, contacted me to obtain a proposal for a charitable annuity issued by Saint Joseph's Oratory. He wished to invest \$50,000 in return for this annuity. We discussed his goals in helping the Oratory, seeking the best solution that would take into account his overall financial situation.

His circumstances were these:

- ▶ He is a widower and has a son who is in a strong financial position.
- ▶ He has recently become a grandfather, and has a 6-month-old grandson.
- ▶ He would like to provide financial assistance to the Oratory immediately without excessively reducing his income.
- ▶ However, he would like his estate to recover the capital invested in the annuity upon his death, in order to leave it as an inheritance to his grandson.

In order for Mr. Gagné to receive the best possible financial advice, I asked Normand Charbonneau, financial planner at Services Financiers Normand Charbonneau Inc., to propose a solution.

Mr. Charbonneau suggested the back-to-back gift annuity.

Mr. Gagné has consequently taken out a \$50,000 charitable gift annuity with Saint Joseph's Oratory. In return for the amount donated, the Oratory is committed to paying him an annual return of \$3,968.28 for as long as he lives. To recover this capital upon his death in order to leave it to his grandson, Mr. Gagné will take out a life insurance policy equal to the amount invested.

The financial impact on Mr. Gagné will be as follows:

Annual gift annuity (equivalent to 7.94%)*	\$ 3 968,28
Portion taxable annually	\$ 428,40
Tax payable on this portion (48.22% of \$428.40)**	(\$ 206,57)
Annual income (before payment of life insurance premium)	\$ 3 761,71
Net annual income (after payment of \$3,082.89 premium)***	\$ 678,82

* Rate in effect at the time of setting up the annuity.

** Represents the maximum marginal tax rate.

*** Premium will vary from one person to another.

With his \$50,000 investment in the Oratory's charitable gift annuity and his life insurance policy, Mr. Gagné will receive a net income of \$678.82, equivalent to a 1.35% return after tax. Everything is guaranteed for life.

In addition, he will contribute significantly to the future of Saint Joseph's Oratory without depleting his estate. He will name his grandson as the beneficiary of his life insurance policy, and therefore will not have to change his will.

The Oratory will issue a receipt to him for a \$10,000 donation, which will reduce his tax liability by about \$4,790. He

Thinking of becoming an Associate of Brother André?

Why not do it today!
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One phone call is all it takes!
514 733-8211 or www.saint-joseph.org

can use the entire credit in the year in which the annuity is set up, or defer it in whole or in part over the next five years, whichever is more beneficial to him.

If at any time Mr. Gagné should decide not to go on paying his life insurance premiums, he can redeem the policy and still continue receiving the annuity. In our example, this policy benefits from a redemption value that increases each year, starting from the first year.

This is what the redemption value of this type of life insurance would be:

Number of Years	Guaranteed Values	Projected Values
5	\$ 5 625	\$ 7 671
10	\$ 13 482	\$ 18 117
15	\$ 19 683	\$ 27 754
20	\$ 22 945	\$ 38 798

The back-to-back annuity is therefore very attractive because everyone can benefit from it.

Do not hesitate to contact me if you would like to learn more about this form of planned giving or if you have any questions about the Oratory’s Planned Giving Program. All inquiries are treated confidentially and without any commitment on your part. ■



Richard Gingras

Claudia Côté, B.A., LL.L.

Attorney and Legal Advisor
Director, Planned Giving Program
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Follow me online for other information capsules on planned gifts at: CotcClaudia.blogspot.com



Samuel Martin

Expression of Gratitude in a Will

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Madame Theresa Marczona thought long about changing her will, which no longer reflected her life situation. After considerable reflection, she decided she wished to express her deep devotion and gratitude to Saint Brother André and Saint Joseph. Her way of doing this was to plan a residual bequest to Saint Joseph's Oratory.
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I spent some lovely moments with Madame Marczona, who has agreed to share some of her story with you and me. What vitality I witnessed in this 90-year-old woman! She explained that she is trying to follow her mother's advice, who always said, "Stay active, and be happy in your soul with what you have, instead of trying to keep up with everyone else." What a fine philosophy!

Life wasn't always easy for Madame Marczona. Her family immigrated to Montreal from Hungary in 1928, when she was only 5 years old. She and her family had lived on a farm in the country, far from everything, in a little Hungarian village called Kislod. After they arrived in Canada, life wasn't easy. "We had nothing, and we only spoke German. My nine-year-old sister and I went to a little school called Saint Patrick's to learn English. I would have never believed that today I would live in such a beautiful building. Anyway, I never wanted to have a lot of money. That's why I want to redistribute my assets when I die."

Her father had to work very hard. "He was the one who installed the pipes at the Royal Victoria Hospital," she told me. He died very young, at age 53. Her mother died in 1995, at age 95. And her sister also died a few years ago. She has

no children — she never married. Sadly, many of her friends have already died.

Madame Marczona told me that, about 50 years ago, she asked a favour from Saint Joseph, one that she doesn't want to divulge. "I prayed to Saint Joseph, I went to the Oratory and climbed the steps on my knees. A few weeks later, I had my answer."

We finished our meeting by looking at her childhood photos and the wonderful embroidery work she had done.

Thank you, Madame Marczona, for sharing these lovely moments with us. In the name of Saint Joseph's Oratory, and on my own behalf, I would like to thank you for your support! We truly appreciate your contribution!

Claudia Côté, B.A., LL.L.
Director, Planned Giving Program



Homage to Madame Claire Venne



Madame Claire Venne died on December 18, 2012 at the age of 96 years and four months.

Madame Claire Venne was the widow of Gervais Marion, to whom she was married for over 50 years. Her family told me that she was a woman of deep devotion to Brother André who had once placed a rosary in her own hands. She regularly came to the Oratory, sometimes with a group, sometimes by herself.

The Oratory is honored to have received continued support from this benefactor. In order to dispose of her stocks after her death, Madame Venne had the foresight to make provision in her will that the balance of her assets go to the Oratory.

Heartfelt gratitude to Madame Venne! Thanks to this gesture, you are helping to preserve our heritage for future generations.

Claudia Côté, B.A., LL.L.
Director of the Program of Planned Giving

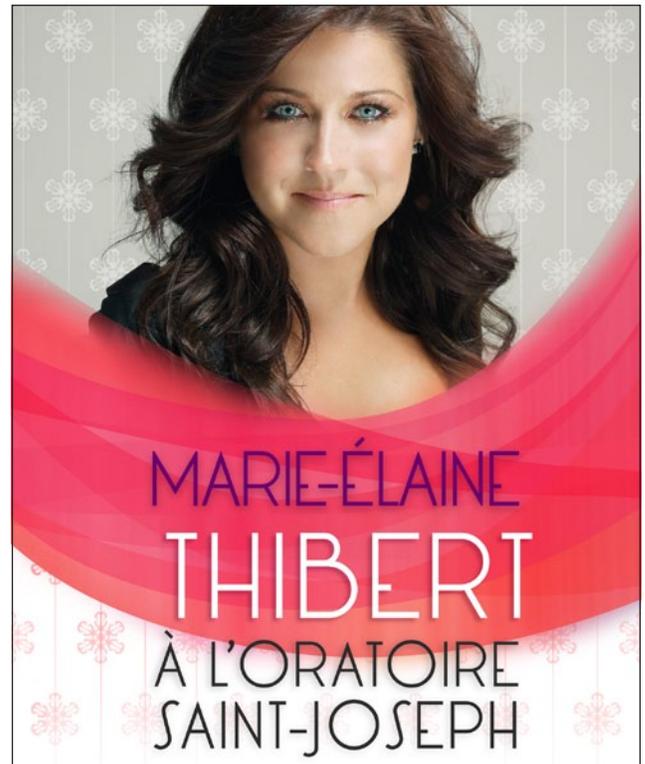
NEWS IN BRIEF

The Holiday Season has Come to the Oratory Museum!

Come and see the brand new Christmas exhibit called *Pierre, papier, ciseau*. *L'essence de la crèche* (Rock, Paper, Chisel. The Crèche in Essence) presented at the Oratory Museum. For this occasion, we had the opportunity to collaborate with an artist whose specialty is paper: Claude Lafortune, paper sculptor and TV host, whose works will be presented. You'll discover nativity scenes made mostly out of rocks and paper, using various tools. Hard materials cozy up to soft; monochromatic versus colourful, etc. The tools used to work these materials (scissors, file, plane, mallet, etc.) will also be shown, making a link to the images and figures. Young and old can admire the work of artists and artisans from Québec and elsewhere who have used to the best their talent and imagination to create representations embodying the very essence of the manger: the birth of the infant Jesus.



Samuel Martin



Grand Christmas concert
with special guest artists
including *Les Petits Chanteurs du Mont-Royal*

Only one show in the Basilica!
Saturday, December 7, 2013 at 8:00 p.m.

Tickets on sale from the Admission network: 514 790-1245
or www.admission.com



The Festival Bach + Grand Gala Concert

Sunday, December 1 at 3:30 p.m.

The eight organists who participated in the Festival Bach + will share the musical spotlight to perform a unique concert!

Jacques Boucher, Jonathan Oldengarm, Réjean Poirier, Marc-André Doran, Mireille Lagacé, Réal Gauthier, Nicolas-Alexandre Marcotte and Vincent Boucher

Video of these organists in performance will be broadcast live on a giant screen during the concert.

General admission: \$10

Tickets on sale at the Oratory Gift Shop.