



# THE FRIEND OF BROTHER ANDRÉ

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

## Meeting Opportunities

Exhibition at the Oratory Museum

**Dom Belloc, Master Builder of Saint Joseph**

until October 13, 2014

Concerts at the Beckerath organ of the Basilica

Sundays at 3:30 PM

**The Great Romantics**

Until September 21

**Bach and his Masters**

From October 5 to November 23, 2014

## Journées de la culture

- **Discover the Beckerath organ**

of Saint Joseph's Oratory with Vincent Boucher, organist Saturday, September 27 from 1:30 PM to 4 PM

- **Carillon workshops**

with Andrée-Anne Doane, Oratory carillonist Sunday, September 28 from 10 AM to 2 PM

- **Guided tour of the exhibition**

**Dom Belloc, Master Builder of Saint Joseph**

with Chantal Turbide, Curator of the Oratory Museum Sunday, September 28 at 1:30 PM Free entry to the museum all day.

**All events during the Journées de la Culture are free.**

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Visit our website for complete information about our programming

[www.saint-joseph.org](http://www.saint-joseph.org)



Saint Joseph's  
**ORATORY**  
of Mount Royal

## A \$26.4 million Contribution from the Provincial Government

The \$26.4 million in funding from the government of Quebec will give new impetus to Saint Joseph's Oratory of Mount Royal's development plan. The significant contribution, which was announced in the June 5 budget speech, is provided to support projects that will benefit the future of the city. The shrine's administration welcomed the news with enthusiasm.

Referring to the Oratory, Finance Minister Carlos Leitão said, "In view of the important role this institution plays in the City of Montreal's economic development, the government will invest up to \$24.6 million in this project that will require an overall investment of nearly \$80 million." Saint Joseph's Oratory, with the support of its Foundation, will raise one third of the cost. The City of Montreal and the federal government will be called upon to provide the rest of the funding.

The extensive project begun by Saint Joseph's Oratory in 2002 envisions, among other things, the construction of a new Welcome Centre and Services, the reconfiguration of the sacred axis and the creation of an observatory in the dome of the basilica. These new infrastructures will enable the site's tourism potential to be more fully developed in a more functional setting for its 2 million annual visitors.

For over ten years, the site and its buildings have undergone major renovations and restorations. The shrine has been made more accessible by means of additional escalators, two elevators and a new access road to the mountain.

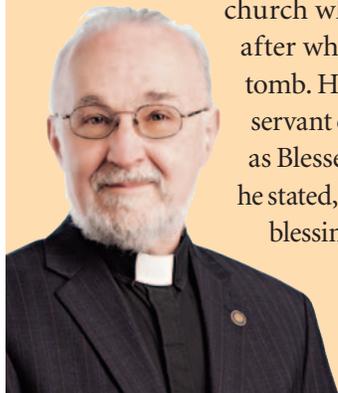
The next phase of this major development project could be underway or even completed in time for the City of Montreal's 375<sup>th</sup> anniversary celebrations in 2017. That's quite a wish! That's quite a gift!

**Nathalie Dumas**



## Saint John Paul II at the Oratory

Prior to Pope John Paul II's visit to Saint Joseph's Oratory on September 11, 1984, *The Oratory* magazine published this greeting from the rector, "Your pilgrimage to Mount Royal brings us joy and happiness. Welcome to this world capital of devotion to Saint Joseph." (*The Oratory*, September 1984)



The Holy Father first stopped at the crypt church where he prayed to Saint Joseph, after which he went to Brother André's tomb. He knelt before the "poor, humble servant of God" whom he had recognised as Blessed two years earlier. In his prayer, he stated, "May God continue to bestow his blessings through you and Saint Joseph."

John Paul II continued his pilgrimage to the Oratory by meeting with Quebec's priests and

deacons gathered in the basilica. He ended his message with these words, "All of us gathered in this Oratory, where so many graces have been obtained, ask Saint Joseph to intercede in our behalf. He played a humble role alongside Jesus and Mary, the role of a servant working in such intimacy with the Son of God."

I think we should make a small change to Saint John Paul II's remark. Instead of saying, "this place where so many blessings have been obtained," we should say, "this place where so many blessings are obtained." Yes, every day pilgrims entrust us with favours obtained by the intercession of Saint Brother André, through whom "God continues to bestow his blessings!"

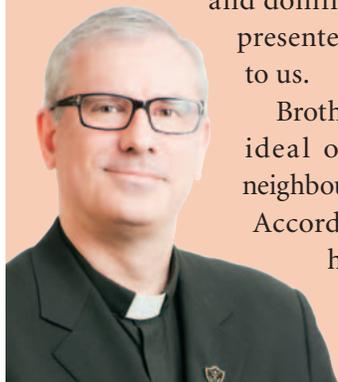
This great place of devotion, made possible through Brother André's commitment, continues to bring all its visitors closer to God, who invites us to an encounter.

FATHER CLAUDE GROU CSC, RECTOR

## A Family Treasure

"God is everywhere in his creation, especially in the human heart. The space between heaven and earth is so small that God always hears us. Only a veil separates us from the good Lord."

These words attributed to Saint Brother André reveal a loving God, always ready for an encounter. At a time when many Christians viewed God as distant and domineering, this religious brother presented him as a Father who is close to us.



Brother André pursued the Christian ideal of loving and helping one's neighbour. How did he encounter others?

According to Joseph Pichette, one of his close friends, "He welcomed everyone who came to the Oratory. He listened to them,

sometimes advising them to suffer for Christ who suffered – as I often heard him say to religious – and sending them away healed, consoled and encouraged. He sympathized with those enduring trials. He would sometimes weep with those who were weeping."

Even today, Saint Brother André motivates us to compassion for the downtrodden and the excluded; to a great respect for those with different religious beliefs and traditions; as well as to a need for closer and more humble cooperation within the Church.

A man of faith and prayer, welcoming and compassionate, a builder and a gatherer, through his life and his works, our friend Brother André has given us a spiritual heritage and human values that we must pass on to future generations. This treasure is in our hands.

FATHER MARIO LACHAPPELLE CSC, DIRECTOR, ASSOCIATES OF BROTHER ANDRÉ

## A Charitable Gift Annuity...The Fruit of Your Generosity

In recent months, I met Mr. Lauzon, who is 76 years old. He was proud to tell me that he wanted to make a substantial donation to Saint Joseph's Oratory of Mount Royal to support this charity that is close to his heart. He was interested in the charitable gift annuity, but wanted to learn more about it.

"It may take a while," he warned, "I have a lot of questions!". "No problem," I told him, "That's what I'm here for." Mr. Lauzon agreed to let me share his story in this newsletter, so others could benefit from his experience.

**Mr. Lauzon** – Is it true that a charitable gift annuity is more advantageous for people over 80?

**Claudia Côté** – It is a fact that the older the donor, the higher the rates that are offered (see table below). However,...

Table No. 1  
Current rates\*

Age	Woman	Man
65	4,80 %	5,5 %
75	6,75 %	7,5 %
80	8 %	9 %
85	9,75 %	10 %

\*Rates may vary depending on when the annuity is set up

**CC** – It is incorrect to assume that it is less advantageous for younger people. Why? Because you must consider expected income throughout your life, not only annual income.

Therefore, a 65 year old man, with a life expectancy of 17.2 years, who invests \$75,000 in a charitable gift annuity will receive \$4,125 (5.5% of \$75,000, using Table 1) and, based on his life expectancy, can expect to receive \$70,950 (\$4,125 x 17.2 years). While an 80 year old man (with a life expectancy of 8 years), who would receive for the same amount, an annual return of \$6,750 (9% of \$75,000, using Table 1) can expect to receive \$54,000 during his lifetime (\$6,750 x 8 years). [Under current tax rules, this calculation is based on the life expectancy table from 1971].

It is important to understand that the Oratory will pay the annual return for as long as the annuitant lives.

**ML** – Will my charitable gift annuity be taxable?

**CC** – In your case, your charitable gift annuity will not be taxable. However, in the case of the 65 year old man (see

above), the taxable portion of his \$4,125 annual return would only be \$636.63. The taxable portion is calculated based on life expectancy.

**ML** – Is it more advantageous to leave my capital in a certificate of deposit or invest it in a charitable gift annuity?

**CC** – Given your circumstances, a \$75,000 investment in a certificate of deposit would give you a 2% return. The following comparison table is based on the fact that you are 76 years old.

Table No. 2

Comparison between the return on a certificate of deposit and a charitable gift annuity for a 76 year old donor

	Certificate of Deposit	Charitable Gift Annuity
<b>Initial capital</b>	\$75 000	\$75 000
<b>Rate paid</b>	2 %	7,5 %
<b>Annual income before tax</b>	\$1 500	(for life) \$5 625
<b>Taxable portion of the income</b>	\$1 500	\$0
<b>Tax to be paid (hypothetically 40%)</b>	\$600	\$0
<b>Annual income after tax</b>	\$900	\$5 625
<b>Tax receipt, year of gift</b>	\$0	\$15 000
<b>Tax credit (Quebec resident, combined federal and provincial credits)</b>	\$0	\$7 201,62

**CC** – We must not forget, however, that unlike an investment in a financial institution, the capital is irrevocably assigned when the charitable gift annuity is set up. In return, Saint Joseph's Oratory agrees to pay you the annual return for the rest of your life and you no longer need to worry about market fluctuations and renewing your investments.

**ML** – Is it true that we have three years to use the receipt for the gift?

**CC** – Actually, Mr. Lauzon, you can use it during the year of the gift or carry it forward in whole or in part over the next five years, whatever is the most beneficial for you.

**ML** – I heard on the news that the new federal budget included an additional tax credit. Did I understand correctly and how is it calculated?

**CC** – As a matter of fact, in the 2013 Budget, the government implemented a temporary supplement to the tax credit: the First-Time Donor’s Super Credit (FDSC). This 25% super credit for a first donation is added to existing tax credits.

**ML** – What are the eligibility criteria for the First-Time Donor’s Super Credit (FDSC)?

**CC** – Only donations of money that are made after March 2013 will qualify for the FDSC. You have until 2017 to apply for it. Neither you nor your spouse may have requested a charitable donation tax credit in the last five years. And, the eligible amount of the gift must not exceed \$1,000. In your case, to your \$7,201.62 tax credit for a charitable donation, a First-Time Donor’s Super Credit of \$250 (25% x 1,000) would be added, for a total of \$7 451,62.

**ML** – Thank you Maître Côté, I am very pleased with this meeting. I think the charitable gift annuity is perfect for me. By choosing the charitable gift donation, I will no longer have to worry about renewing this investment or market

fluctuations. My annuity is tax-free and I will save on taxes for several years. But most importantly, I will contribute to a charity that is close to my heart, while I continue to benefit from the returns on the assigned capital.

**CC** – Excellent summary, Mr. Lauzon! Thank you for your trust and your support.

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To find out more, feel free to contact me; there’s no obligation on your part and our conversation will remain confidential.



**Claudia Côté, B.A., LL.L.**  
Attorney and Legal Advisor  
Director, Program for Planned Giving  
514 733-8211, extension 2523  
or (toll free): 1 877 672-8647  
ccote@osj.qc.ca

Follow me on the web for other planned giving posts at the following address: [CotcClaudia.blogspot.com](http://CotcClaudia.blogspot.com)

Visit our website at <http://www.saint-joseph.org/en/your-support/donations>



## Saints Joseph and André Came to My Rescue

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I am an Eastern Orthodox priest from the Archdiocese of Canada, within the Orthodox Church in America. I really love St. André and St. Joseph, and I am compelled before God to write this letter of testimonial.  
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I am certain that I have found miraculous relief twice through the direct prayers of Saints André and Joseph. I have suffered from cluster headaches, since 1993. They come on a cycle, every 18 months, and once triggered, the episode usually lasts 6-8 weeks, with 2-3 monstrously painful headaches each day.

There is no known medical cure, but some medicines can be used to stop the headaches one by one, managing the pain as the cluster runs its course. I have been under the care of neurologists for years, using shots, steroids, oxygen therapy, etc., but never have I found such quick and complete relief as when I prayed at the tomb of St. André.

Until April 2012, when my Canadian permanent resident status was granted, I had no Provincial health care, no doctor, and little money to buy the shots that I use to stop the head on \$100 per day. (I had had a neurologist and a health plan in the U.S., but that coverage stopped at the border.)

When my cluster headaches resumed here in Canada in June 2011, I was quite fearful – a complete test of my faith. So, feeling very needy, I went and prayed at the tomb of St. André. Two days later I noticed that the headaches were completely gone! The cluster episode had only lasted two weeks! I praise God and thank Him, and am



in complete grateful veneration of His saints Joseph and André.

### **Once was great, but twice is amazing!**

When my cluster headaches returned again, in their usual 18 months cycle, on December 27, 2012, once again Saints Joseph and André came to my rescue.

After 13 days of constant intense headaches – and trying to fight them off with shots and pills, I went up to the tomb of Holy André and prayed for the relief that he and St. Joseph had obtained for me 18 months prior in my previous episode. I woke up pain-free on January 14 – the cluster had subsided, leaving only some eye sensitivity to light, which gradually wore off. Over the next days and weeks I waited to see

if the cluster was truly gone. It had! Praise God!

This is the second time that I have found complete miraculous relief from my monster headaches, without the arsenal of medicine. Over 20 years I have experienced the scientific management of my head pain, but never the removal of my headaches. Yet, now, for two cluster episodes, I have been mercifully granted the complete removal of my cluster episode, not by medicine, but by the Grace of God through the prayers of St. André and St. Joseph! Thanks and praise be to God!

Testimonial of  
**Fr. André J. Anderson**  
Priest of St. Gregory  
of Nyssa Orthodox Mission,  
Kingston, Ontario

### A Prestigious Scholarship Awarded to Andrée-Anne Doane

Andrée-Anne Doane, carillonist at Saint Joseph's Oratory, was awarded the prestigious "Ronald Barnes Memorial Scholarship," by the Guild of Carillonneurs in North America at the association's annual Congress held in Denver, Colorado, last June. The scholarship will be used to compile a catalogue of the works of Émilien Allard, world-renowned artist and prolific composer. He was the Oratory's titular carillonist from 1956 to 1975. Doane will research, analyze and index published and unpublished pieces written by Allard. "Émilien Allard is a renowned name in the world of carillon music. The focus of this project is to unearth all his compositions and make them available throughout the guild," says the musician, who has been the titular carillonist at the Oratory since 2009. This honour awarded to our carillonist reflects back on Mount Royal's shrine and on its carillon, which Émilien Allard himself, in 1956, called "One of the most beautiful sounding carillons in the world."

Congratulations to Andrée-Anne Doane and all success!



### A Memorial Donation

A gift in memory of a loved one is a special way of expressing your sympathy.

**Send us your donation or ask for information!**

Saint Joseph's Oratory of Mount Royal  
3800 Queen Mary Road  
Montréal (Québec) H3V 1H6  
**514 733-8211**

**You can find our brochures in many funeral homes. Ask them for one!**

### Important Notice

Please note that in order to lower ever-increasing postage costs, Saint Joseph's Oratory will no longer automatically send receipts for money received by mail. Once a year, a receipt for tax purposes will be sent out for each cumulative donation of twenty dollars (\$20) or more.

Thank you for your understanding and your steadfast support of Saint Brother André's work. If you have any questions, please feel free to contact the Secretariat of Saint Joseph's Oratory, at **514 733-8211**.

