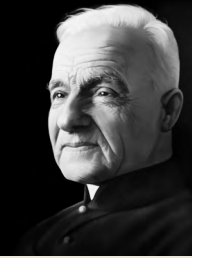
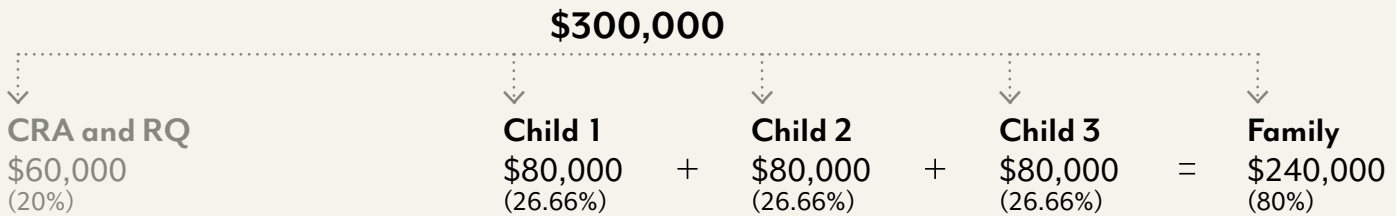


# The Oratory's Planned Giving Program



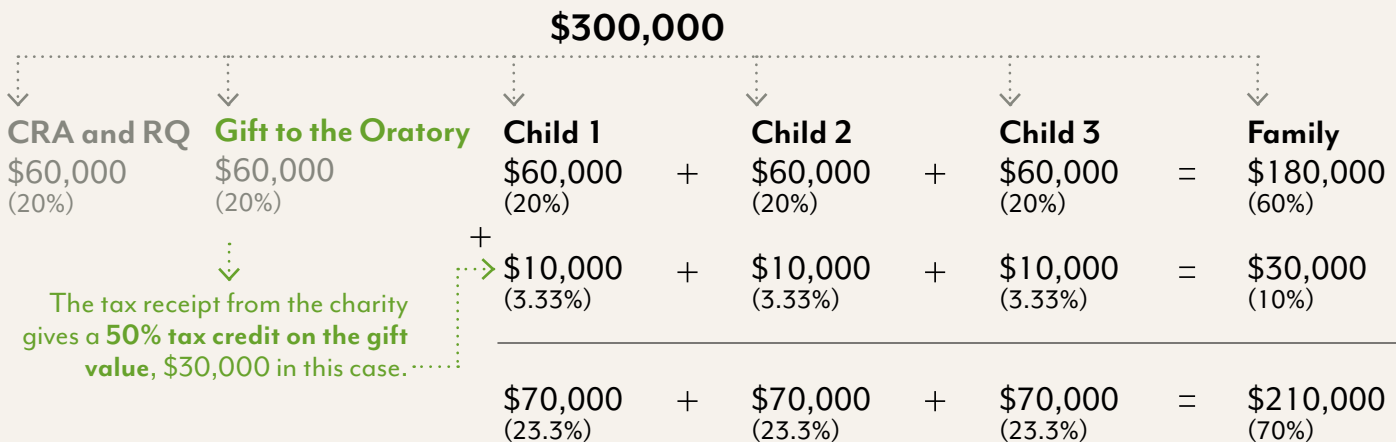
Making a charitable gift may increase the value of your estate. Here's how.

**SCENARIO A** | An 80 year old widower plans to have his estate pay its taxes and then share the remainder amongst his children.



CRA = Canadian Revenue Agency — RQ= Revenu Québec

**SCENARIO B** | An 80 year old man plans to have his estate pay its taxes, make a charitable donation, recoup part of the taxes paid thanks to this gift, and share the remainder amongst his children.



The tax credit reduces taxes owed upon death by the estate, generating an **extra \$30,000** that is shared amongst the children, minimising the impact of the gift on their respective shares (23.3% vs 26.66%).

All in, the donor's estate will have increased in value. Of course this strategy only works if the donor has taxes to pay upon death. The optimal charitable gift amount can be determined by an accountant or tax expert based on the taxes expected to be owed upon death.

(Family 70%)	<b>\$210,000</b>
(Gift to the Oratory 20%)	<b>\$60,000</b>
(Taxes Paid 20%)	<b>\$60,000</b>
<b>(Total 110%)</b>	<b>\$330,000</b>



**ANY QUESTIONS?  
DO NOT HESITATE  
TO COMMUNICATE  
WITH US.**

**Marie-Anne Desjardins**  
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