

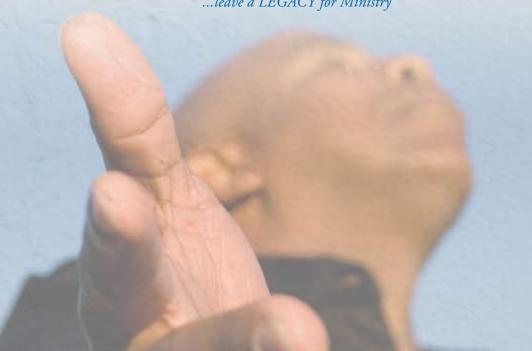
he name of the Acts 1:8 Fund is inspired by Jesus call for us to be his witnesses "in Jerusalem (local), throughout Judea and Samaria (regional), and to the ends of the earth (global)." Through giving to the Acts 1:8 Fund you will be impacting your world on all three levels, for such a gift will be equally shared between your local church (your Jerusalem), the Convention of Atlantic Baptist Churches (your Judea and Samaria), and Canadian Baptist Ministries ("the ends of the earth").

This means a gift given to the Acts 1:8 Fund will immediately be apportioned with one-

third forwarded to the local church you identify, one third will be used by the CABC for developing healthy effective churches here in Atlantic Canada, and one third will be immediately forwarded to Canadian Baptist Ministries for mission both here in Canada and internationally.



"Making a Lasting Impact on the Kingdom" ...leave a LEGACY for Ministry



LEGACY FOR MINISTRY PARTNERS

Convention of Atlantic Baptist Churches

We are a mission partnership of 500 Atlantic Baptist Churches united through our commitment to be growing passionate disciples of Jesus Christ. The only mission organization that exclusively exists for the health and effectiveness of all of our churches,



the CABC's mission is to facilitate healthy, missional churches here in Atlantic Canada and beyond. The CABC does mission here in Atlantic Canada through partnering with existing congregations in mission revitalization, planting new churches, encouraging new ethnic ministries, training pastors and other congregational leaders, etc.

Canadian Baptist Ministries

CBM is a movement of conventions and unions, churches and people who call themselves Canadian Baptists. We connect churches across Canada and around the world. Together we partner in ministry that starts at a local level and stretches across the globe to reach the most vulnerable among us. We are a grass-



roots movement that believes that mission and ministry emerge from the local church into the neighbourhood and beyond, seeking a ministry that is both spiritual and social in its dynamic.



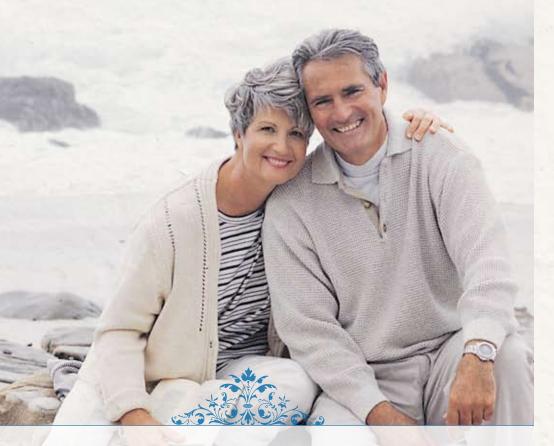
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Director of Development - Convention of Atlantic Baptist Churches 1655 Manawagonish Road, Saint John, New Brunswick E2M 3Y2 506.635.1922 www.baptist-atlantic.ca/legacy Charitable Registration # 11927 6228 RR0001 Program Trademarked by Baptist Union Development Foundation



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"Making a Lasting Impact on the Kingdom" ...leave a LEGACY for Ministry



An initiative for all Atlantic Baptists who are committed to growing passionate disciples of Jesus Christ both locally and globally.





egacy for Ministry is a program designed to encourage and facilitate Atlantic Baptists in making gifts to Baptist ministries through their wills or other forms of planned giving.

Legacy for Ministry belongs to all of us as Atlantic Baptists. As followers of Christ who desire to be faithful stewards of God's goodness in their lives, *Legacy for Ministry* will enable Atlantic Baptists to make significant contributions to God's Kingdom work through wise estate planning.

Legacy is a joint initiative of the Convention of Atlantic Baptist Churches and Canadian Baptist Ministries, and is for the use of all Atlantic Baptists who wish to support God's Kingdom work through any of our Baptist Family of ministries.

Through Legacy for Ministry, you can direct your gift(s) to

• the Acts 1:8 Fund (see opposite panel),

and/or directly to any Baptist churches or ministries affiliated through our Convention or Associations, including:

- Your local CABC church
- The Convention of Atlantic Baptist Churches
- Canadian Baptist Ministries
- Atlantic Baptist Women
- Atlantic Baptist University
- Acadia Divinity College
- Atlantic Baptist Senior Citizens' Homes, Inc.
- Your local Association
- Your local Association affiliated Camp

FREQUENTLY **ASKED QUESTIONS:**

How can I leave a gift for a ministry I want to support?

It's easy. You can arrange for a charitable gift in several ways; the most common is a bequest in your will.

In addition to providing for spouse and children, many Christians wish to make provisions for God's ongoing mission through setting aside a certain percentage of their estate, or set aside a dollar amount.

Isn't it only rich people who leave estates? Does this mean that Legacy is only for rich people's consideration?

Not at all. "Estate" is a word used to describe everything that you own at the time of your death. Most people leave an estate when they die, even though they may not think of themselves as having a great deal of wealth. This means that most of us therefore have an opportunity to make a meaningful contribution to God's ongoing work.

Why would I want to leave a gift through Legacy for Ministry?

Two primary reasons for leaving a gift through Legacy for Ministry are to give a testamentary gift as a witness to the priority that Jesus Christ has been in your life, and to express your gratitude for God's goodness to you through your life. Also, you may realize that you own certain appreciated assets, such as your home, whose growth in value has never been tithed. Another reason for leaving a gift would be because you feel that as Baptists we continue to have an important Kingdom contribution to make in our home communities, in our home region of Atlantic Canada, and indeed around the world.

Also, leaving a gift through Legacy for Ministry could reduce your estate's tax burden. Through estate planning it often is possible to make a generous gift in such a way that the actual cost to you or your heirs is only a fraction of the actual gift itself.

"Making a Lasting Impact on the Kingdom" ... leave a LEGACY for Ministry

Do I have to have a will to ensure my wishes are carried out?

Yes. A charitable bequest will not take effect unless you state your intention in your will. Without a will, you lose control over your property after death. Your property and finances will be settled according to provincial laws, whether or not they represent your or your family's wishes.

What would happen if I make provisions for a gift in my will, but on my death there are not enough resources in my estate to fulfill the intended bequest?

To prevent such a situation, many people choose to designate their gift in terms of a certain percentage of their estate rather than a defined dollar amount. Also, there is no set percentage that's right for everyone, but common practices include designating a 'tithe' of one's estate, or to make your charitable gifts the equivalent of an extra heir (for example, if you have three children your estate would be divided four ways).

If I want to have the enjoyment of giving a gift(s) during my lifetime, can I still give through Legacy for Ministry?

By all means. You could give a cash gift, or you can give something you own: appreciated securities, paid up life insurance policy, other financial investments, real estate, a car, jewelry, art, etc.

If I am planning on giving a gift through Legacy for Ministry, will the recipient ministries be informed that I intend to give or leave a gift?

This is up to you. Ministries do appreciate knowing of gifts in advance so they can thank you or tell you about specific opportunities for your gift.

Can I leave a gift in memory of a person?

A gift is a wonderful way to recognize someone who has made a difference in your life. They can be arranged in your will, or when giving your gift outright during your life time. You just need to make it clear that the gift is in memory of 'name of the person'. It also is possible to establish an endowed fund or contribute to one already established. More information is available through the ministry you would like your gift to go to.

How can I give a gift through Legacy for Ministry?

Consider carefully where you would like to direct your gift(s), and whether you would like to give them during your lifetime or through your will. Also, remember that when you choose to leave your gift(s) through Legacy for Ministry, you are maximizing your flexibility and simplifying the process both for yourself as well as for your executor. This is because rather than naming one or more ministries directly in your will (which would need to be changed should you ever change your mind), you can leave your gift to the CABC for the Legacy initiative and direct them to distribute your gift as you freely advise from time to time. This expedites and maximizes gift allocation.

Can I direct my gift towards a particular initiative of a Ministry I wish to support?

You can either leave your gift for the ministry's board to use as they see best, or you can express your wishes for how your gift should be used. In such situations, however, it is important that you also authorize the ministry's board the right, if need be, to amend the purposes of your gift (with such changes to be, as much as possible, in keeping with the spirit and general intent of that gift).

The CABC will forward your full gift to the intended organization, except for underwriting any legal or administrational costs incurred in carrying out your wishes.

Professionals such as these can tell you about the tax benefits of estate gifts and ensure you are receiving the maximum tax and legal advantages allowable for your gift.

If you do not have an advisor and need assistance please contact the Director of Development of the Convention of Atlantic Baptist Churches for further information. Your inquiry is strictly confidential and without obligation.

If supporting Legacy for Ministry is of interest to you, take the next step. (See Ten Things).

Will my gift be used towards regular operating/addressing immediate needs, or will it be used as an endowment where my gift will be invested and only the interest used?

Again, you can give your gift leaving it up to the ministry's board to make that decision, or you can express your wishes for your gift to be invested and only the interest used.

If I leave a gift through Legacy for Ministry rather than directly to a particular Ministry, will a percentage of my gift be retained by the CABC?

Who can help me arrange a gift?

If you have an advisor such as a lawyer, accountant, financial planner, trust officer or insurance agent, they may be able to help you with your gift planning.

TEN THINGS YOU CAN DO TO LEAVE A LEGACY Ministry

- 1. Prepare a will. Without a will you lose control over what will become of your property after your death.
- 2. Leave a gift in your will through *Legacy for Ministry* for the Acts 1:8 Fund and/or other Baptist ministries that are important to you. Imagine the impact that can be made if all believers like you made such gifts from their estate to their chosen ministries. This can be done by either naming a percentage of the value of your estate or by leaving a specific dollar amount to the ministries that are important to you.
- 3. Use the *Legacy for Ministry* workbook to compile a complete listing of your assets, and then meet with a financial planner, accountant, or other advisor to determine the tax liabilities that your estate will incur and to receive advice on the most costeffective way to structure the gifts you wish to make in your estate.
- 4. Consider using assets for your charitable gift. These might include cash, stocks, bonds, mutual funds, term deposits, real estate, vehicles, jewelry, or insurance. Some forms of gifts provide more tax savings than others.
- 5. Consider also using such assets to make a similar gift while you're yet living. This gives you the added pleasure of seeing how your gift can make a difference, and also can give added tax benefits for both you and your future estate.
- 6. Name a ministry as a beneficiary of your RRSP, RRIF, pension, or an existing life insurance policy.
- 7. Purchase a new life insurance policy with the ministry/ies you would like to support as the beneficiary or owner.
- 8. Remember loved ones with gifts of memorial.
- 9. Encourage friends and family to leave gifts in their wills, or to make planned gifts during their lifetime.
- 10. Encourage your advisor(s) to include charitable giving as a part of their counsel to clients.