

Ways to provide planned gifts to Grant Memorial Church;

- Estate planning
 - Bequests through a Will
 - Life Insurance
 - RRSPs & RRIFs
- Gifts of Securities

ESTATE PLANNING

You can name Grant Memorial Church as a beneficiary in your will, insurance policy or RRSP/RRIF. Leaving a gift to a registered charitable organization can help to reduce the tax that your estate will pay while also leaving a legacy of faith that will continue to support God's work.

GIFTS OF SECURITIES

Donating stocks or mutual funds is the most tax-effective way to leave a legacy gift, whether during your life or afterwards in your will. When **transferring shares** (shares, bonds, mutual funds) to a **registered charity**, such as Grant Memorial Church, the CRA does not require **capital gains** to be reported as income, they are therefore **not taxable**.

In addition, a donation receipt is issued for the full value of the shares, further reducing income taxes.

Steps to give gifts of securities;

- Contact your Financial Advisor and advise him/her of the transfer
- Contact a broker to facilitate the transfer of shares;
- Upon receipt of the share certificate(s), the broker will redeem the shares
- The broker will provide a donation receipt to the donor for the net sale value of the shares
- The broker will issue a cheque for the donation to Grant Memorial Church

Suggested Faith-based Brokers

- [Abundance Canada](#)
- [Canada Helps](#)
- [\(CCCC\) Community Trust Fund](#)

This can be an efficient way to give your yearly tithe.

If you would like more info or to make a gift of listed securities (shares), please contact our Finance Manager (204-989-6769).