

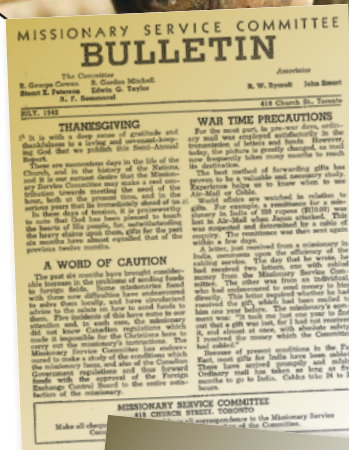
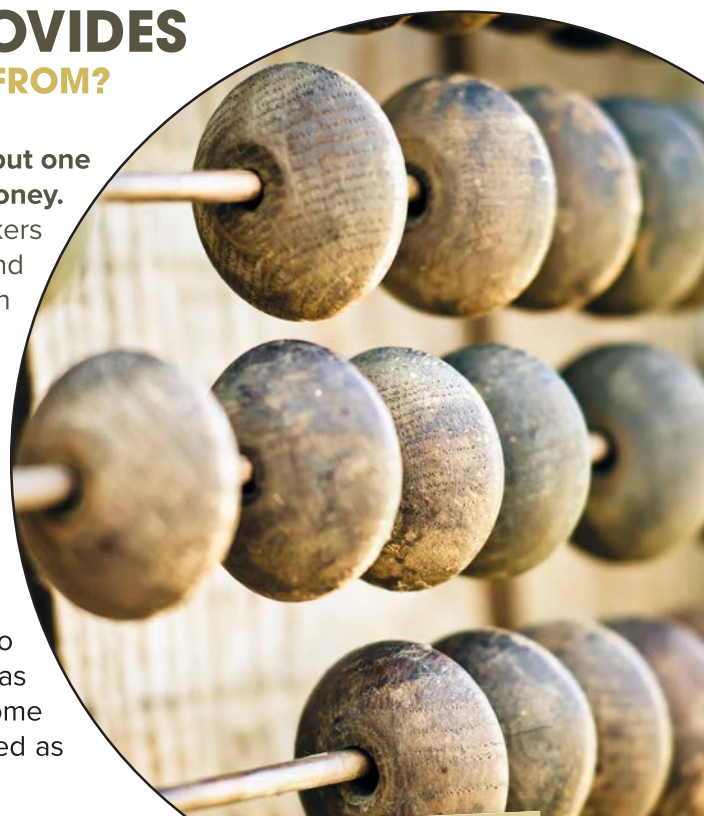
THE LORD MIRACULOUSLY PROVIDES BUT WHERE DOES THE MONEY ACTUALLY COME FROM?

A thought struck me a number of years ago. It's a simple idea but one we don't always consider. It's this: **someone has to earn the money.** Throughout the time Marilyn and I served as MSC mission workers in Zimbabwe, we trusted the Lord to provide for all our needs, and we marvelled at His continual faithfulness, often fulfilled through people we didn't even know and who had no idea of our present needs. **Although God moves people to give, someone somewhere has to earn the money.** We have known and been blessed by many folks whom the Lord has enabled, even called, to earn money and supply it for His work.

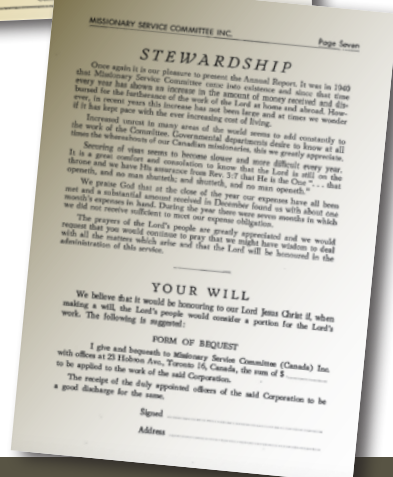
MSC is Committed to God's Supply, which means that we operate without fundraising and never take an admin fee from donations to workers. As we live and operate with that commitment, we're often surprised at who the Lord enables and moves to provide the necessary finances both for our workers and for us as an organization. We see in scripture that those who generate income which they dedicate to impacting the world for Christ are regarded as vital members of the Lord's mission of building His church.

Throughout our history, MSC has actively facilitated planned giving. **As far back as the 40s and 50s, MSC's annual reports always included a page that donors could fill out to leave legacy funds with MSC for the Lord's work.** In recent times, we haven't offered assistance in this area yet we increasingly see the need to provide more support to you when you think about giving to the work of God as a part of your estate and financial planning.

We have been trying for a couple of years to get planned giving resources and programs together to make available to the MSC family, and so **we're thrilled to introduce Legacy Ministries Canada to you in this issue.** Legacy was co-founded and sponsored by MSC in partnership with a number of like-minded organizations in Canada including Faith by Hearing (FBH) and Stewards Canada. Legacy is not a program of MSC or our partners, but is its own ministry designed to serve you in your financial planning. I hope you will find learning about them helpful and interesting, even if you're not yet thinking about retirement or your financial legacy.



Phil Barnes
Executive Director





LEGACY

MINISTRIES CANADA

Legacy Ministries Canada is a nonprofit organization committed to assisting believers with their stewardship responsibilities through biblically-based financial counseling and estate planning services. These services are provided without charge or obligation to individuals and organizations.

Other services of Legacy are also available to organizations freely or at rates far below those in the private sector. **To carry out its mission, Legacy provides services in four main areas.**



Crawford Paul,
President of Legacy



1

**ESTATE PLANNING
& COUNSELLING**

2

**PLANNED
GIVING**

3

**BIBLICAL FINANCIAL
COUNSELLING**

4

**CHURCH & MINISTRY SUPPORT
INCLUDING:**

- Assistance with nonprofit corporate governance issues
- Assistance obtaining tax-exempt status and ensuring tax compliance
- Financial Process Review ensuring transparency within a church or ministry

You can learn more at: LegacyCanada.org
or call (905) 348.9747



CRAWFORD HELPED US prepare our wills and power of attorney document recently. Having never done this before, we found him very helpful, informative and caring in guiding us through the process. He was diligent in finding out our options to accommodate our sons with special needs. We especially appreciated that Legacy is a Christian organization and they understand the importance of stewardship and giving in the planning of our estate.

We are incredibly grateful for this very important service!"

- John and Janice Nicholson

DOLLARS & SENSE: PLANNED GIVING TOOLS

The following Planned Giving tools can be used to support any charities you choose. Each offers means of **reducing your personal and estate taxes while increasing your retirement income and your ability to give** to a greater extent than you may have imagined. With Planned Giving, you can see the fruit of your years of work now as you give to the Lord's work. Let's highlight two that you may not know about:

Charitable Gift Annuities

This tool is a way to make a gift to support the Lord's work that will provide you with a guaranteed source of fixed income for life, most or all of which will be tax exempt. The annuity requires no management and the initial capital amount will produce an immediate one time tax receipt for at least 20%.

Donor Advised Fund (DAF)

This tool allows you and your family to set up an investment fund that distributes gifts to ministries of your choosing. Essentially, a DAF is your family's "charitable foundation" and through it, your legacy of giving can be carried on by your children.

Other available tools:

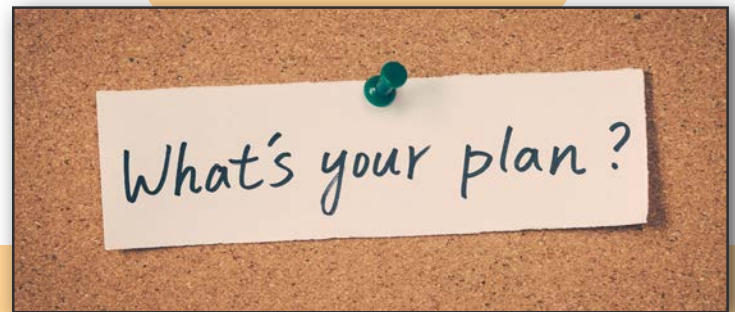
**Giving of Securities,
Stocks, and Mutual Funds**

**Charitable Loan
Agreements**

RRSP/RRIF

Bequests

Legacy Ministries Canada
can assist you in setting up
any of these incredible tools.



IT IS IMPORTANT that we receive good advice on the management of our finances and planning for our estate. A component of this which is especially important for Christians is a consideration of how giving to the Lord can be optimized. Legacy Services Canada is recommended as having the expertise to address this need by providing Christians with informed, relevant services relating to planned giving and estate planning, either in the form of group seminars or individual counseling."



William Yuille
*former Executive
Director of MSC*

msc is connected to

**OVER
850** LOCAL
CHURCHES

msc serves about

250 CANADIAN
WORKERS
IN **40** COUNTRIES

DID YOU KNOW...

28 NEW MISSION WORKERS
COMMEDED SO FAR THIS YEAR!

and about

400
IN CANADA

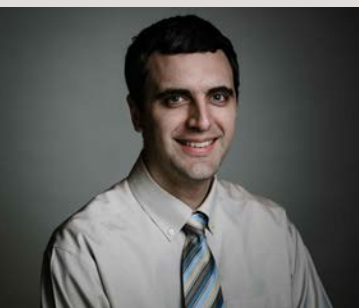
A NOTE OF THANKS

My career as MSC's first Communications Director began over five years ago. The heart of what I do is translating the timeless biblical principles of MSC's missions model and financial philosophy into plain, illuminating language. I work diligently to equip MSC with the words we need to be immediately accessible to the people we connect with. **Let me give you what I hope are two helpful examples of what I do...**

First, it's not MSC's role to *recruit* new mission workers or sending local churches by going around asking folks to join us, or suggesting how they should serve the Lord. However, we do everything we can to be *findable* by anyone who wishes to do missions "our way." So, we watch our Google search rank, attend missions conferences, and strive to ensure that all our material in print and on the web is excellent and helpful. Ultimately, we leave it to the Lord to call and to lead workers and churches to find us, as He sees fit.

In a similar way, it's not MSC's role to *fundraise* by requesting money from you, asking for specific amounts for specific goals and trying to come up with clever ways to part you from your cash. However, we do everything we can to make the process of giving *frictionless* and to ensure that you are informed in such a way that you can give wisely. So, we keep our online giving systems current, offer pre-authorized bank withdrawal and PayPal, and ensure you know about incredible ministries like Legacy to help you plan and prepare. Ultimately, we trust God to lead you and others in the specifics of giving to ensure that His work is funded and flourishing.

I'd like to close this issue with a full-throated THANK YOU. It's amazing to work at MSC, seeing every day the faithfulness of God's people in action. Although the office staff and I are paid a salary and don't have to go out and raise any part of it, our salary is paid by God's provision through you. Specifically, He provides through those of you who joyfully give to support mission workers around the world and to support MSC Operations. I speak for everyone in the office (Sandra, Savitri, Edith, Phil, Kevin, and myself) when I say that we are deeply thankful for the way your giving enables us to devote our best time to directly serving mission workers and sending churches who see the world impacted for Christ across oceans and cultures. **You are storing up treasure in heaven, but you also store up gratitude in our hearts.** Thanks again. God bless you.



Jerry Bolton

Communications Director



L to R: Kevin Shantz, Sandra Barnett, Edith Masuello, Phil Barnes, Jerry Bolton

msccanada.org

