

# FIRST THINGS FIRST

## MONTHLY NEWSLETTER

### FIRST PRESBYTERIAN CHURCH, REGINA

April 2013

#### SESSION

It's exciting to see so many things happening in the life of the congregation! Thanks to the children and youth (and Joel and Alfred!) under the direction of Sheila Wilson and her team, for the production of Dr. Luke! It was a tremendous production and much appreciated. Thanks also to the choir for their Easter cantata - it's encouraging to see how the choir has grown this year!

Numerous projects have been carried out for Raising the Roofs. It's not too late to be involved! Put your talent to use and see how you can multiply it! Celebration Sunday will be April 28, when all the proceeds will be collected.

Thanks to everyone who participates in committee work, teaches Sunday School, or participates in any of the projects and initiatives of the church. It takes all of us working together to be a success - thanks for your efforts!

Jo Szostak,  
Clerk of Session

#### MUSIC AT FIRST

Special music in March included a performance of "Sanctus" from the "St. Cecilia Mass" by Charles Gounod with Lynn Channing, soprano soloist, March 10.

Soprano soloist Marianne Woods sang "Sweet Little Jesus Boy" and Jason Yuen, Choral scholar, made his conducting debut with the Senior Choir on Sunday, March 17.

Soloists Lynn Channing, soprano, and Kelly Handerek, tenor, joined the choir to present the "Mary Magdalene at the tomb" section of "The risen Christ" by Sir Philip Ledger, Easter Sunday,

March 31. William Sgrazzutti, piano and Jack Partridge, organ, played piano/organ duets with Choral Intros by the Senior Choir as the Prelude and Postlude.

This Month:

Will Ireton will present piano solos as part of the worship service, April 21.

The Senior Choir and soloists will present a concert at Marian Chateau on Thursday evening, April 15 at 7 pm.

Jason Yuen, bass, will sing a solo at the worship service, April 28. Jason is completing his position as Choral Scholar at First Presbyterian Church at the end of this month. The Choral Scholar program began in November of 2012 and will resume in Fall, 2013. Thank you, Jason, for your dynamic addition to our Choir practices and performances in 2012/13.

Jack Partridge  
Director of Music

#### FUNDSCRIP

Thanks to those who regularly support this initiative. It's easy to purchase your gas (PetroCan, Esso, Canadian Tire, Superstore) or your groceries (Safeway, Superstore, Sobeys) with gift cards. If you're planning a gift for someone and don't know what to buy, there's also a wide range of other retailers to choose from, for a special gift. April's promotions are Golf Town at 7 % instead of 3% and Payless at 10% instead of 5%. Stop by the FundScrip table at coffee time and place an order. Orders placed one Sunday are available the next Sunday.

Jo Szostak

## CHRISTIAN EDUCATION

Postponed: The youth, originally scheduled to do interpretative signing during worship April 14, will instead be signing some time in May.

Don't forget about our youth-led worship service to be held on Sunday, May 12.

Joel Richter  
Youth Worker

## FELLOWSHIP COMMITTEE

### Soup 'n Bun Lunch

No Cooking – No clean up - Not your usual coffee time! Sunday April 14th we'll be having a Soup 'n Bun Lunch after church in support of our Raise the Roofs project.



We will have a variety of soups, lovely buns and dessert. There will be a free will donation at the door with all proceeds going to *Raise the Roofs*. Please plan to join us for a delicious lunch after church.

The Fellowship Committee  
Sheila Wilson, Convenor

## CAMP CHRISTOPHER

**CAMP CHRISTOPHER** is getting ready for another amazing summer of camping ministry at beautiful Christopher Lake. Start planning now to attend, volunteer or work there! There are opportunities to use whatever gifts and talents you happen to have – counselors, kitchen assistants, handy-people, health officers (nurses, doctors, paramedics, first-aid providers), and Bible study leaders. For more information please go to [www.campchristopher.ca](http://www.campchristopher.ca) or email [info@campchristopher.ca](mailto:info@campchristopher.ca)

Please check the table in the narthex for brochures and registration forms.  
Donna Wilkinson

## MISSION & OUTREACH

Building Healthier Futures in Nicaragua: In developing countries millions of people suffer from poor health, malnutrition and preventable illnesses. High rates of poverty and the rising price of seeds make it difficult for farmers in Nicaragua to grow enough food or balance their diets. As a result, many children are chronically undernourished and experience delays in their growth. With your support this is changing. **Presbyterian World Service & Development** is working in 17 communities to improve farming practices and introduce new fruits and vegetables into family diets. Community health volunteers are also taught how to identify malnutrition and take action to get children's healthy development back on track. With better health and more food, communities can overcome hunger and break cycles of poverty.

HIV and AIDS Education in Kenya: Imagine living in a country where every university is required to teach a course on HIV. In Kenya, HIV is such a major health and socio-economic problem that it is a mandatory subject for students. "That's my job", says Dr Rick Allen, a community health physician serving the Presbyterian Church of East Africa. "The course I teach at the Presbyterian University of East Africa covers the many aspects of the HIV and AIDS issue, with a special emphasis on human rights. About 120 students take the course each trimester". Rick is also helping with the Church's ongoing HIV and AIDS training courses. In 2012, over 350 pastors took a one-week course to learn skills needed when dealing with HIV in their parishes. Your gifts to **Presbyterians Sharing** are helping Rick Allen to carry out God's work in Kenya.

Mary Jesse  
Mission & Outreach Convenor

## FLOWERS IN THE SANCTUARY

Thank you to all who donated towards the "Flowers in the Sanctuary" in memory or in living tribute to family and friends. The sanctuary looked beautiful and we raised \$451.07 towards the children's program for the Cariboo Presbyterian Church, located in northern British Columbia.

## **PLANNED GIVING AT FIRST CHURCH**

### **Tax Time Facts About Planned Giving**

#### **Why is it called “Planned Giving”?**

Supporting the church and its various ministries with donations from our accumulated assets is called Planned Giving. These assets can be real estate, stocks and bonds, RRSPs, RRIFs, life insurance, etc. Planned gifts can be deferred (like a bequest through a will) or they may be an immediate gift available for immediate use (such as a gift of stock). These gifts are often intended to fund new ministries or to support the long-term ministry objectives of the church, such as a capital campaign or endowment fund. A certain amount of planning is often involved in such gifts to maximize tax benefits and ensure that the gift meets the philanthropic goals of the donor and the ministry objectives of the church.

#### **What are some tax benefits of planned giving?**

Tax laws in Canada have been changing to encourage us to give generously to charities from our assets. Up to 100% of net income can be claimed as a charitable gift during the year of death. The executor for your estate can apply any unused tax credits to your previous tax year, again up to 100% of your net income. This means you can make a substantial gift to the church through your estate, and your heirs can benefit from the tax savings.

#### **What if I want to donate assets while I am still living?**

The tax benefits of giving while you are still alive are even greater than donating through your estate. Up to 75% of your annual income can be claimed as a charitable gift in any one year while you are still living. In addition, any unused credits can be carried forward for an additional five years. Not only can you choose to take advantage of the tax benefits, making a planned gift now provides you with an opportunity to see the fruits of your generosity.

#### **Is there a tax benefit involved if I donate stocks to the church?**

In 2006, the federal government completely eliminated the capital gains tax on gifts of

publicly traded securities (such as stocks, bonds and mutual funds) that are given directly to charity. If you sell a stock privately you are taxed on 50% of the capital gains. Donors of securities receive a donation tax receipt for the full market value of the security on the day it is received by the church. If you have securities that have appreciated in value they can be a tax-smart way to support the church.

#### **These ways of getting tax benefits sound like schemes. Are they?**

The gift planning strategies described are NOT a form of tax evasion. These strategies use tax laws as they are intended to be used – to encourage donors to give gifts they might not otherwise have thought possible, and to provide charities with additional funding to carry out their valuable work.

#### **How do I figure out which planned giving strategies might work best for me?**

There are many ways to make a planned gift to the church, each with their own benefits and tax considerations. Some strategies are better suited to younger donors, some to older donors. Everyone's situation is unique, so it is very important that you consult a trusted professional estate planner, financial advisor or tax specialist before taking action.

This information was taken from the Planned Giving brochure prepared by the Planned Giving Office of the Presbyterian Church in Canada.

Lisa Ann Wood  
Planned Giving Committee

### **JANE POWELL: A PROFILE**

Growing up in picturesque Port Hope on the shores of Lake Ontario east of Toronto and graduating from Queen's University with two degrees, a Bachelor of Physical Health and Education and a BA in Geography and Business, did nothing, it seems, to deter Jane from heading West where she would spend the better part of her professional life. Those at First Church who know Jane at all well will not be surprised to

learn that it was her major in Business which had the greater influence on her career path.

After working 2 ½ years with General Motors in nearby Oshawa, during which time she earned the distinction of being the first woman to hold the position of District Service Manager, the company transferred Jane to Kelowna and Vancouver. In 1981 she left the automaker and moved to Regina to work for Imperial Oil where once again she broke new ground, this time by becoming the first woman in that organization to be a Senior Agency Supervisor. This was a senior sales representative role and a challenging one especially for someone like Jane who had no background in agriculture fuels and fertilizers sales which the role entailed. Obviously, Imperial Oil had great confidence in her abilities and Jane, for her part, found it gratifying to realize that her experiences in pushing frontiers for women in the corporate world eventually helped pave the way for others of her gender to hold similar positions of responsibility.

While in Regina, Jane developed a friendship with Don Powell, owner of a 2200 acre mixed farm and agri-business near Balcarres. They married in 1983 and for her first time Jane got a real taste of what farm life on the prairies is like. While Don was occupied with crops and cattle, Jane became the Director of Business and Economic Development for several rural communities as well as for the Yorkton Tribal Council. Sadly, tragedy struck in 1996 when Don suffered a sudden and fatal heart attack one day while driving his truck home after seeding. He was 54. Despite her grief and loss, Jane maintained the farm until the estate was settled two years later. In her mid-40's at this point, she decided to become a Professional Financial Adviser and Planner all of which required further study. When an offer of partnership in a financial services business in Wynyard came through in 2001, she accepted it and remained with that firm until it was sold a few years later.

After 23 years of rural life, Jane returned to Regina in 2005 to seek other opportunities in financial planning. Following a series of unanticipated business developments in various work places, including a stint with Scotia Bank where, to her chagrin, she found a lack of career opportunities in financial planning, Jane decided to take full charge over the rest of her working life. In 2011 she started her own financial planning services working out of the home on a semi-retired basis. It was during this same period of her life that Jane and Gary Belore, a retired member of the RCMP from Saskatoon whom she had met while in Wynyard, finally got together in Regina; and last April they were happily married in the historic RCMP chapel by the Rev. Brad Childs.

Jane and Gary have become regular worshippers at First Church where, Jane says, the welcome they have received is "extremely warm". She, in fact, is a long-time Presbyterian having attended St. Paul's Church, Port Hope, in her youth. Here at First, she and Gary serve variously as Sunday greeters, collection counters, and kitchen helpers. Jane is an integral part of the newly formed Planned Giving Team. She also is a member of the Board of Managers where her business and financial acumen are put to good work, especially when it comes to offering a "grounded" yet "forward-thinking" approach (as she puts it) in helping to deal with the "financial struggles" the congregation faces. Gary too is a member of the Board.

Topping the list of Jane's personal interests are fitness and athletics. As a student at Queen's she played on varsity teams for women's volleyball and field hockey. Today she keeps fit by jogging regularly, covering an 8-mile circuit each time. She also likes to swim, golf, and ski; and, interestingly, to write short stories. Ask her about this sometime!

## APRIL EVENTS

|    |                             |   |
|----|-----------------------------|---|
| 7  | 10:30 am                    | <b>Worship Service &amp;<br/>Sunday School</b>                        |
| 9  | 9:00 am<br>10:30 am<br>noon | Adult Walk<br>Bible Study<br>Freedom 55ers                            |
| 11 | 9:00 am                     | Adult Walk  |
| 13 | 10 am                       | Planned Giving  |
| 14 | 10:30 am                    | <b>Worship Service &amp;<br/>Sunday School<br/>Soup 'n Buns Lunch</b> |
| 15 | 7:00 pm                     | Board of Managers   |
| 16 | 9:00 am<br>10:30 am<br>noon | Adult Walk<br>Bible Study<br>Freedom 55ers                            |
| 18 | 9:00 am<br>8:00 pm          | Adult Walk<br>Choir   |
| 21 | 10:30 am                    | <b>Worship Service &amp;<br/>Sunday School</b>                        |
| 23 | 9:00 am<br>10:30 am<br>noon | Adult Walk<br>Bible Study<br>Freedom 55ers                            |
| 25 | 9:00 am<br>8:00 pm          | Adult Walk<br>Choir   |
| 28 | 10:30 am                    | <b>Worship Service &amp;<br/>Sunday School</b>                        |