



THE FRIEND OF BROTHER ANDRÉ

United to Promote Saint Joseph's Oratory of Mount Royal!



Christmas is a busy time at the Oratory!

Christmas is coming! For some, this is exciting news—time to celebrate the birth of the Baby Jesus and commemorate the tremendous gift of love that God gave us by becoming human. Others are looking forward to family gatherings and get-togethers with friends.

At the Oratory, Christmas means all this and more. We've scheduled a number of masses in the crypt and the basilica to celebrate the birth of Christ. Les Petits Chanteurs du Mont-Royal will lift up their heavenly voices to inspire pilgrims gathered together to celebrate this important season of the liturgical year. The

Oratory will be decorated with beautiful nativity scenes, the façade of the Sainte Croix Pavilion adorned with Christmas trees, and the roads kept clear of snow to accommodate the heavier-than-normal crowds.

All this in the spirit of joy and hospitality! While this time of year means rest, relaxation and vacations for many, at the Oratory it signifies added costs in terms of staff and material resources, which is why your donations will help the Oratory team to fulfil its mission of making Jesus in our world through memorable celebrations and peaceful havens. Thank you for your support! ■

Sylvie Bessette

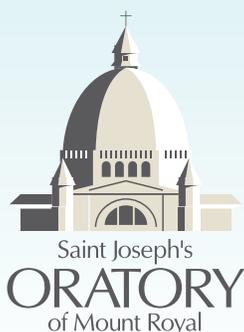
Tuesday January 1st, 2013

Family Day

Blessing of pilgrims and families at 2:30PM in the Crypt Church

Come and experience a touching Québec tradition.

Free admission to the Oratory Museum!



Christmas: A time for sharing

Every Christmas for over ten years, pilgrims to Saint Joseph's Oratory have been asked to make a donation to MultiCaf, a flourishing community cafeteria that serves over 260 meals every day to low-income Montrealers. Many pilgrims donate non-perishable food items while others give money.



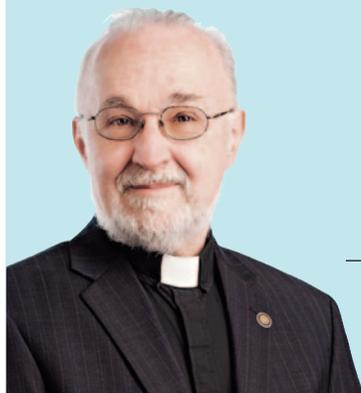
MultiCaf

This support for MultiCaf stems from the importance that the Oratory staff places on sharing with those less fortunate, especially at Christmas. We remember how Brother André was always willing to listen to the down-and-out men and women who sought him.

This same willingness to share with those in need is apparent in our involvement with the Share Lent campaign, organized by the Catholic bishops' Development and Peace programme, and in our active support of major fundraising campaigns, notably following the earthquake in Haiti.

We are especially proud of our pilgrims' generosity; in addition to supporting the work of Saint Joseph's Oratory, every year they step up to assist people—here and abroad—who need a helping hand. Through their actions, they contribute to making our world a better place.

To all the friends of Saint Brother André, I wish you peace and joy this Christmas season. ■



Father Claude Grou, CSC
Rector

Maxime Boisvert

Give a wonderful gift this Christmas!

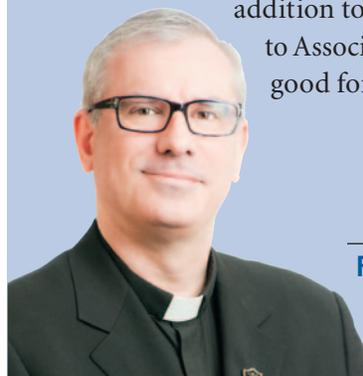
For Christians, Christmas is one of the most important days in the liturgical year. It is a time to commemorate Jesus' coming to earth, and for the Church, a time to celebrate the mystery of the Incarnation and Redemption, through which God appeared to his people, in the form of an infant, to offer them salvation.



Those who are familiar with the life of our saintly Brother know how he liked to say that God is so close to us that when we pray, God's ear is glued to our lips. Right there is an insight into a basic element of the mystery of the Incarnation. However, our brother would take his understanding of Christmas much further, by adding the element of the hidden life. In the fragility of a newborn, God is hidden! According to one of the main witnesses to his life, Father Cousineau, "*Brother André slips easily into meditation, adoring the mystery and in a thrall when contemplating the Infant-God wrapped in swaddling clothes by his mother and laid in a manger under the watchful eye of Joseph.*"

For many other people, Christmas instead means merry-making with family and the inevitable exchange of gifts. We agonize over finding the perfect present. We lament that Christmas has become too commercial... but how can we escape it?

I have a suggestion for you, one made out of necessity and courage. Why not give friends and family the gift of becoming an Associate of Brother André? In addition to all the privileges granted to Associates, you'll give a gift that's good for the soul! ■



Father Mario Lachapelle, CSC
Director
Associates of Brother André

Maxime Boisvert

The charitable gift annuity:

A great way to make a sizeable donation and increase your revenue!

Available to people age 60 and over, this annuity represents an appealing source of income.

By transferring an amount to Saint Joseph's Oratory of Mount Royal, you receive an annuity for the rest of your life, and then for the rest of your spouse's life. Take advantage of our attractive rates.

Our rates as of Autumn 2012

AGE	WOMAN	MAN
73	6 %	7 %
78	7 %	8 %
81	8 %	9 %
86	9,5 %	10 %

You are eligible to create an annuity with as little as \$5,000 in capital. You can further increase your revenue by adding additional amounts, thus creating as many annuities as you wish.

Recently, a donor contacted me to ask if it was possible to create a charitable gift annuity based on shares of stock worth a substantial amount of money.

An excellent idea!

Mr. Goodwill (fictional name as he wishes to remain anonymous) explained his concerns to me:

- ▶ He is 75 years old. He owns shares worth \$100,000, which he purchased 10 years prior for \$50,000.
- ▶ He doesn't need this capital now but also doesn't want to pay any additional income tax.
- ▶ He would like to receive a fixed income for the rest of his life and not have to worry about his investments.
- ▶ He would also like to help Saint Joseph's Oratory without losing the benefits associated with this capital.

I suggested that he transfer his \$100,000 in shares directly to Saint Joseph's Oratory and create an annuity based on this capital. Given his age at the time of the transfer (75), he will receive a non-taxable annual annuity of \$7,500 for the rest of his life (at 7.5%, the effective rate at the time of the transfer). The Oratory will issue him a receipt for a donation in the amount of \$20,000 (20% of the capital transferred). He can choose to use this receipt to completely offset the capital gains tax (or to carry it forward, in whole or in part, over the next five years).

Here is a summary of the situation:

Share purchase price	50 000 \$
Value at the time of transfer	100 000 \$
Creation of an annuity	100 000 \$
Market value of the annuity	80 000 \$
Receipt for donation (20%)	20 000 \$
Capital gain reduced in proportion to the donation amount (\$50,000 x 20% = \$10,000)	40 000 \$
Capital gains tax	20 000 \$
Income tax payable (*max. tax rate rounded to 50%)	10 000 \$
Tax credit for the donation (rounded)	10 000 \$
Income tax payable	0 \$

Why is the capital gain reduced to \$40,000?

Under a tax measure implemented in 2006, the capital gains tax was eliminated on donations of securities (stocks, bonds, mutual funds, and other securities listed on a Canadian, U.S. or international exchange).

If he cashed in his shares, his capital gain would be \$50,000. However, by transferring his shares directly to the Oratory and simultaneously donating 20% of their value, his capital gain is reduced to \$40,000 ($50,000 \times 20\% = \$40,000$).

Result:

- He increases his income and lowers his tax bill.
- He'll no longer need to worry about his investments and market fluctuations.
- He'll have a guaranteed fixed income for the rest of his life.
- And, he will have made a substantial donation to the Oratory while continuing to benefit from his capital for the rest of his life.

Sound financial, fiscal and estate planning enables you to exercise your right to pay the least possible amount of taxes, as permitted by law. By making a carefully planned donation, you can exercise this right while supporting a charitable organization with similar values.

To find out more, feel free to contact me; there's no obligation on your part and our conversation will remain confidential.

Christmas is fast approaching. I'd like to take this opportunity to sincerely thank you for your support. At this time of year, the Oratory has a special meaning for us all. Thanks to your donations, thousands of people can rely on the Oratory as a haven of peace and spiritual renewal

Thank you! ■

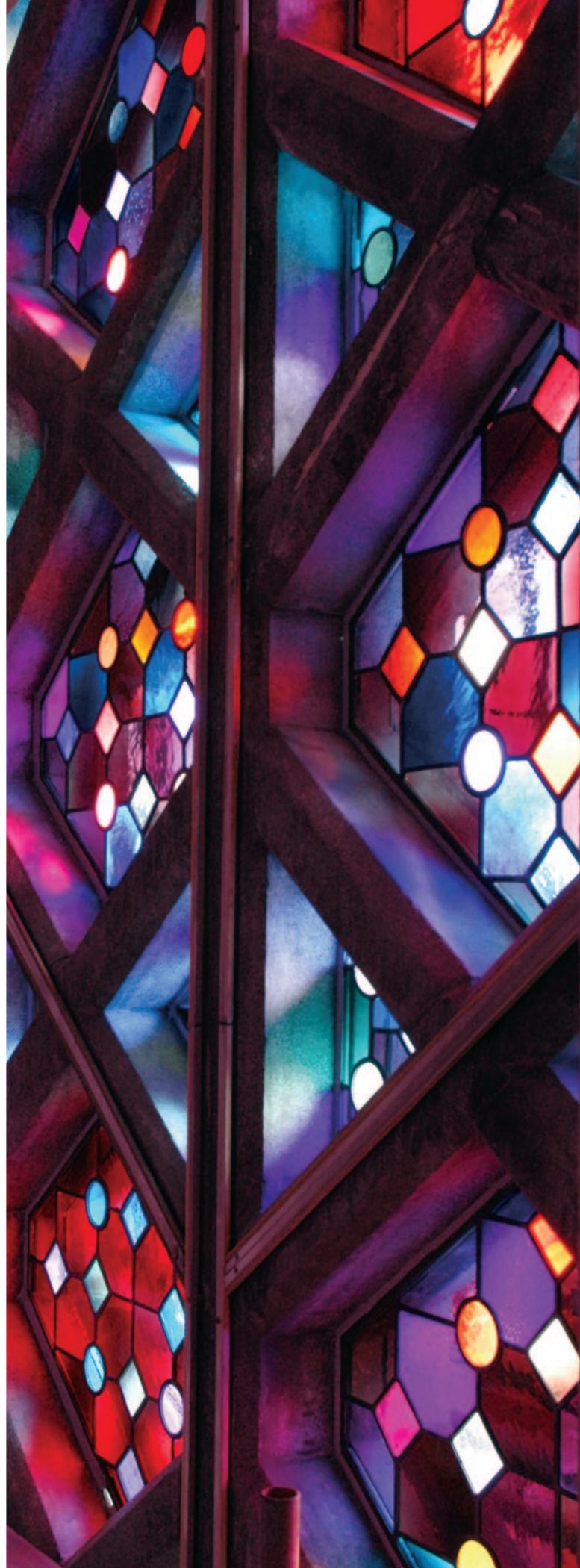


Richard Gingras

Claudia Côté, B.A., LL.L.

Director
Planned Giving Program
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ccote@osj.qc.ca

Follow me online for other information blogs
on planned gifts at: CotcClaudia.blogspot.com



GATHERINGS AND FUNDRAISING ACTIVITIES

November 2012

Until April 14, 2013, at the Oratory Museum

Entre le bœuf et l'âne
The Animals of the Crèche

And don't miss

Highlighting the Crèches of Quebec

Exhibit of 200 nativity scenes from over 100 countries
Usual entry fee; special rates and schedules for families
and groups available by reservation at Visitor and Pilgrim
Services at 514-733-8211 or pelerinage@osj.qc.ca

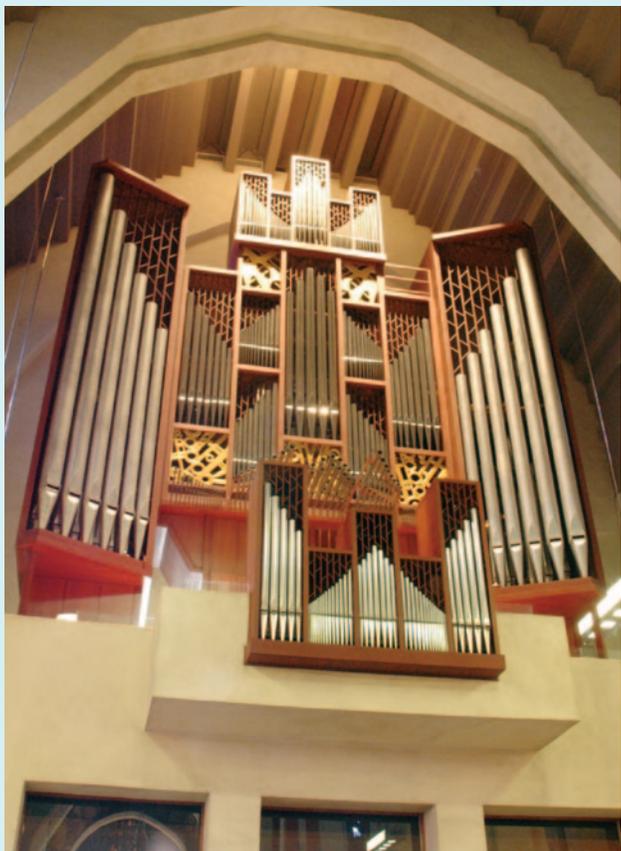


December 2012

Sunday, December 16, at 2:30 PM

Annual Christmas concert by *Les Petits Chanteurs*
du Mont-Royal

in the Crypt Church



Come take in the sounds of
the newly restored Beckerath organ
in the Basilica!

Free organ concert
every Sunday at 3:30 PM

Monday, December 24

Christmas Eve Masses

6 PM: Mass for Families

9:15 PM: Mass in English in the Crypt Church
9 PM and midnight, with *Les Petits Chanteurs*
du Mont-Royal

Organ concert before the above two Masses

Pass required for the 9 PM and midnight Masses: avail-
able starting Saturday, November 24, at the Information and
Blessings Office

Monday, December 31 New Year's Eve

11:30 PM: communal prayer, followed by Mass
at midnight in the Crypt Church
with the Haitian community

January 2013

Tuesday, January 1 New Year's Day

Holy Day Masses Solemnity of the Mother of God and
World Day of Prayer for Peace

7 AM, 8 AM, 9:30 AM, 11 AM, 11:15 AM (in English),
12:30 PM, 4:30 PM and 7:30 PM

Tuesday, January 1

Family Day

Blessing of pilgrims and families at 2:30 PM
in the Crypt Church

March 2013

March 10 - 18

Annual Novena to Saint Joseph

with Bishop André Richard, CSC

Preaching from March 10 to 18 at 2 PM in the Basilica
and at 7:30 PM in the Crypt Church

Tuesday, March 19, at 10 AM, 2:30 PM and 7:30 PM

Solemnity of Saint Joseph, Husband of Mary

Celebrations of the Eucharist in the Basilica, with
Les Petits Chanteurs du Mont-Royal

Mass in English in the Crypt Church

Grand Associates of Brother André banquet in
the Joseph Olivier Pichette Hall, by invitation only

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SCHEDULE SUBJECT TO CHANGE

All religious services are celebrated in French
except where noted.

Our calendar of events is on our website:

www.saint-joseph.org

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Family Blessing

The New Year's Day blessing is an old Québec tradition in which the children kneel down and the father, sometimes accompanied by the mother, blesses the family. This heart-warming gesture is a wonderful opportunity to recall the strong ties that bind family members. In some cases, the blessing could demonstrate a willingness for forgiveness and reconciliation, paving the way to a fresh start.

The Oratory invites families who wish to receive this blessing to gather in the Crypt Church at 2:30 PM on New Year's Day. Some pilgrims will have already gone through the ritual earlier in the day at home, but will nevertheless make the trip to the Oratory to share in this touching experience, with the other faithful. Many pilgrims live far from their families or are unable to share in this moving gesture for whatever reason; these people can come to the Oratory to ask for God's blessing for themselves and their loved ones.

We invite you all to start off 2013 by asking for the Lord's protection through the intercession of Saint Joseph and Saint Brother André.

Christmas Exhibit at the Oratory Museum

This year, the Christmas exhibit will be dedicated to the animals of the crèche. In the Gospel according to Luke (2:7), the Infant Jesus was born during the census in Bethlehem, in the land of Judah, and Mary laid him in a manger because there was no room for them in the inn. Usually shown with Mary and Joseph, the babe is traditionally depicted in the popular imagination between the ox and the ass, which are accompanied by the shepherds' sheep and dogs, the wise men's camels

and, since the second half of the 20th century, animals from all five continents. Visitors are invited to admire a selection of original paintings, sculptures, artwork and crafts illustrating the Infant Jesus surrounded by wild and domestic animals alike, fashioned from ceramic, wool, wood and other materials. Starting in November, it's an event not to be missed!

Chantal Turbide

Claude Grou, CSC



Thinking of becoming an Associate of Brother André?

Why not do it today!

You will join a unique group filled with fellowship in the spirit of Blessed Brother André.

One phone call is all it takes!

514 733-8211 or www.saint-joseph.org

