



THE FRIEND OF BROTHER ANDRÉ

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



André Charron

Are you or would you like to become an Associate of Brother André?

Did you know that you can donate online on our website?

www.saint-joseph.org
MAKE A DONATION

New at the Basilica

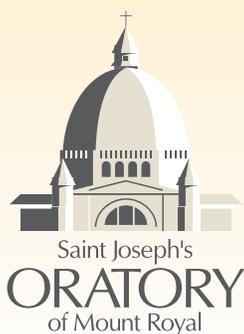
Two years after the canonization of Saint Brother André, on October 17, 2010, Saint Joseph's Oratory will offer a new place of recollection and prayer for devoted visitors.

A new chapel dedicated to Saint Brother André will be inaugurated within the shrine's Basilica. To be called the Saint André Bessette Chapel, this space will be expressly dedicated to the Oratory's saint, the man who founded the shrine and who continues to hear the prayers of all those who confide in him.

The Saint André Bessette Chapel is located in the front left side of the Basilica, in the area previously known as the Holy Family Chapel. Dear benefactors, this inspiring project will have been made possible by your donations. In fact, some renovation will be needed to make room for a liturgical furniture, donated to the Oratory by the Sisters of Charity of Montreal (the Grey Nuns) which was originally from their mother house, now belonging to Concordia University.

This achievement is a source of pride for Saint Joseph's Oratory. The chapel will be able to accommodate pilgrims and visitors looking for a place to pray, or simply to spend a quiet moment in a space dedicated to the memory of the Oratory's beloved and revered Saint Brother André of the Oratory. A special thanks to all whose donations made this project possible. ■

Sylvie Bessette



Faith that Moves

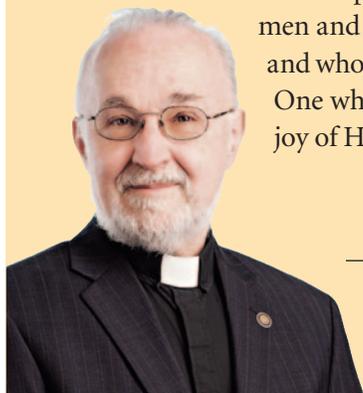
In a dream, Joseph heard the voice of an angel telling him to take Mary as his wife. When he awoke, he welcomed this message in faith. Joseph answered the call and his life was transformed. Brother André believed in the inner voice that was urging him to listen to the suffering of the men and women who turned to him. He placed his trust in God and in Saint Joseph, and his faith moved his life forward. The doorkeeper became the builder.



The thousands of messages left at Brother André's tomb are a testimony to all the men and women who share their faith and hope with Brother André. A pilgrim writes to Brother André: "I arrived in your land with a heavy heart and a troubled soul and now I leave with a sense of lightness. I will never forget this moment and words are not enough to express how this experience has moved me, but now my heart is full of love." This meeting with Brother André, experienced in faith, transformed his outlook, and his life was lit with a new light.

During the nine days leading up to the Feast of Saint Joseph, Bishop André Richard, CSC, will invite us to discover this faith that moves believers and reinvigorates both our Church and the entire world. Wherever we are, we can all pray during this novena for the Lord to bestow on us a faith that will transform our outlooks and indeed our lives.

By supporting the mission begun by Saint Brother André, through your prayers and generosity, you can contribute to maintaining this magnificent place of faith that opens its doors every day to men and women who walk in faith and who open themselves up to the One who leads all believers to the joy of His kingdom. ■



Father Claude Grou, CSC
Rector

You Make the Difference!

During the annual meeting of the Associates of Brother André in October, several of our benefactors asked me questions about our Grand Associates of Brother André recognition program. In particular, I was asked how one becomes a Grand Associate, and if there are several different types.

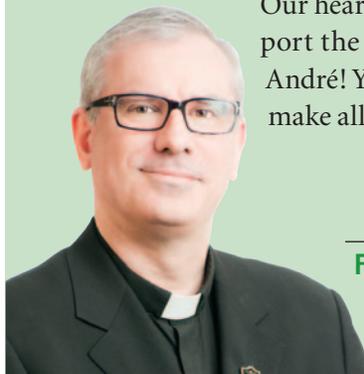
First, recall that the Grand Associates of Brother André are members for life. To become a Grand Associate and benefit from the related privileges (membership card, medal, pin, commemorative certificate, special invitation, and festive dinner for the Feast of Saint Joseph, on March 19), a person must have donated a total of \$2,000. This amount can be contributed over several years. To be an active member, however, a Grand Associate must donate a minimum of \$120 each calendar year.

To answer the second question, there are two categories of Grand Associates: Distinguished Grand Associate and Eminent Grand Associate. A Distinguished Grand Associate is a donor who has donated a total of \$5,000 over the years. An Eminent Grand Associate is a donor who has donated \$10,000.

During the next annual meeting of the Grand Associates, on March 19, 2013, members of these two categories will receive a commemorative certificate attesting to their exemplary generosity in supporting Saint Brother André's mission.

Obviously, not everyone has the same financial means. Rest assured that we are grateful to each and every one of our benefactors. We include all of them in our prayers and in the daily 7 p.m. Mass, celebrated for their intentions. Like the poor widow in the Gospel who gave everything she had by placing two small copper coins in the treasury, the Lord sees generosity of the heart before all else, and that is the thing that pleases him most.

Our heartfelt thanks to all who support the mission of Saint Brother André! Your donations and prayers make all the difference! ■



Father Mario Lachapelle, CSC
Director
Associates of Brother André

Your Charitable Vision Can Live On...

You, our dear donors who give generously to Saint Joseph's Oratory, know just how important your gesture is. But, did you know that there's a simple way to perpetuate your charitable vision and leave a lasting legacy after your death?

Did you also know that you could multiply your donation substantially by giving a minimum annual amount? How, you ask? By means of a legacy gift through life insurance.

You think you're not healthy enough to take out a new life insurance policy? Did you know that life insurance can be taken out on another person? This can

be your spouse, your brother or sister, your child.

Let's look at the tax benefits of a legacy gift through life insurance.

With the help of Sylvie Delisle, financial advisor, we've drawn up the example of Paul, a 42-year-old non-smoker, with \$50,000 in insured capital. Paul will pay an annual premium of \$943.92 for a maximum of 20 years.

There are two possible scenarios: tax benefits granted upon the donor's death (scenario A), or annually during the donor's lifetime (scenario B).

Scenario A: Upon the donor's (or third-party insured's) death, the estate receives a tax credit. This is a good strategy for a donor who expects his heirs will have to pay income tax. In this example, a receipt for a \$50,000 donation will be issued to the estate, lowering the tax bill by \$24,078.62. It also has a major leveraging effect: for a maximum payout by the donor of \$18,878 over 20 years, the Oratory will receive \$50,000.

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Scenario A - \$50,000 donation by designation of beneficiary

Tax credit granted to Paul's estate			
Federal			
First \$200	$\$200 \times 12.53\% =$	$\$25.06$	
Surplus	$\$49,800 \times 24.22\% =$	$\$12,061.56$	
		$\$12,086.62$	$\$12,086.62$
Provincial			
First \$200	$\$200 \times 20\% =$	$\$40.00$	
Surplus	$\$49,800 \times 24\% =$	$\$11,952.00$	
		$\$11,992.00$	$\$11,992.00$
Annual tax savings			\$24,078.62
Savings as % of donation			48.16%
Actual cost for Paul			\$943.92
Possible minimum	$1 \text{ year} \times \$943.92 =$	$\$944$	
Possible maximum	$20 \text{ years} \times \$943.92 =$	$\$18,878$	

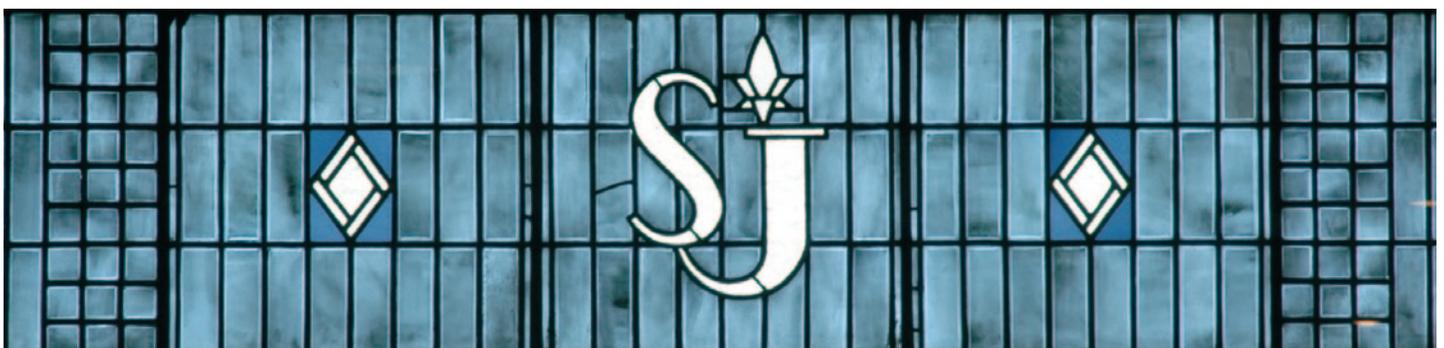


Richard Gingras

Claudia Côté, B.A., LL.L.

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Director, Planned Giving Program
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Follow me online for other information
blogs on planned gifts at:
CotcClaudia.blogspot.com



Samuel Martin

GATHERINGS AND FUNDRAISING ACTIVITIES

MARCH 2013

March 10 - 18

Novena to Saint Joseph

A Faith that Moves...

with Most Rev. André Richard, CSC,
Emeritus Archbishop of Moncton
Preaching at 2 p.m. in the Basilica and 7:30 p.m.*
in the Crypt Church

Mass in English March 10, 11:15 AM
in the Crypt Church,
Fr. Claude Grou, CSC, Rector, presiding
Mass in English March 17, 11:15 AM
in the Crypt Church,
Most Rev. André Richard, CSC, presiding

Tuesday, March 19

Feast and celebration of Saint Joseph, husband of Mary

Solemn masses in the Basilica*
10 a.m. - Msgr. Paul Lortie, Archbishop of Mont-Laurier
2:30 p.m. - Most Rev. André Richard, CSC, Emeritus
Archbishop of Moncton
7:30 p.m. - Msgr. Christian Lépine, Archbishop
of Montreal

Celebrations in the Crypt Church:

In French: 7 a.m., 8 a.m., 9 a.m., 11:30 a.m.,
2:45 p.m., 4:30 p.m.
In English: 12:30 p.m. and 8 p.m.

Banquet for the Grand Associates of Brother André in Joseph Olivier Pichette Hall (by invitation)

Palm Sunday of the Passion of the Lord, March 24

Blessing of palms at all the masses

Masses at 7 a.m., 8 a.m., 9:30 a.m., 11 a.m.*,
12:30 p.m., 4:30 p.m. and 7:30 p.m.
in the Basilica
Procession and solemn chanting of the Passion of Christ
Masses at 11:15 a.m. in English and at 3 p.m. in Spanish
in the Crypt Church

Holy Thursday, March 28

Thursday of the Lord's Supper

at 4:30 p.m. and 7:30 pm in the Crypt Church

Good Friday, March 29

Friday of the Passion of Our Lord

at 3 p.m. in the Basilica in French
and at 3 p.m. in the Crypt Church in English

Way of the Cross (bilingual)

at 7:30 pm in the Crypt Church

Holy Saturday, April 30

Easter Vigil in the Holy Night

at 7:30 pm in the Basilica*

Easter Sunday, April 31

Sunday of the Resurrection of the Lord

Masses at 9:30 a.m., 11 a.m.*, 12:30 p.m. and 4:30 p.m.
in the Basilica

Masses at 7 a.m., 8 a.m., 11:15 a.m. (in English)
and 3 p.m. in the Crypt Church

MAY 2013

Wednesday, May 1

Feast of Saint Joseph, the Worker

Masses at 7 a.m., 8:30 a.m., 10 a.m., 11:30 a.m.,
12:15 p.m. (in English), 4:30 p.m., 7:30 p.m.
in the Crypt Church

Rector's Circle meeting

Mass and meal to honour emeritus Oratory donors
(by invitation)

From May 9, 2013, to April 21, 2014

New Exhibit at the Oratory Museum

Drawn by the Spirit – André Bergeron, Marie-Anastasie, Brother Jérôme

daily from 10 a.m. to 4:30 p.m.

And don't miss *Highlighting the Crèches of Quebec* exhibit
Standard admission fees apply; special family and group
rates by reservation, from Visitor and Pilgrim Services
at 514 733-8211 or pelerinage@osj.qc.ca

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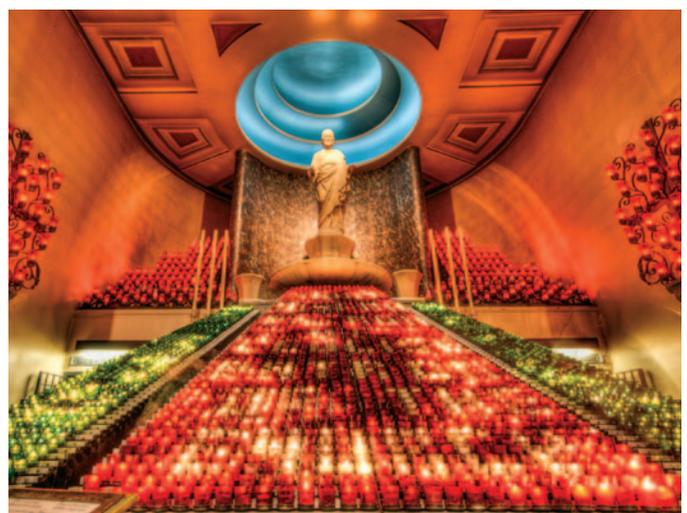
* with Les Petits Chanteurs du Mont-Royal

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All services are conducted in French except where indicated.

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Schedule subject to change

Please visit our website for the complete program of events:
www.saint-joseph.org



Martin New

"I want to help the Oratory pursue its mission"

I met with Claire Normandeau in August. Mrs. Normandeau, a loyal donor like yourself, has become a Grand Associate of Brother André. She agreed to share her story and her experience with our readers as an annuitant of Saint Joseph's Oratory.

Mrs. Normandeau already had several annuities in her portfolio with the Oratory, and took advantage of our meeting to purchase a new annuity for \$10,000. This will entitle Mrs. Normandeau, who is 87, to an annual annuity of \$1,000, or 10% of the assigned capital, in addition to her other annuities.

I asked Mrs. Normandeau to tell me a little bit about herself and explain why she decided to purchase charitable life annuities from Saint Joseph's Oratory.

She told me she'd got the idea from a friend, who had done the same thing. When she compared the interest rates from the Oratory with those from her bank, the choice was obvious. She explained to me: "I don't have a fortune. I worked hard and managed to put a

little bit of money aside. I've travelled a lot during my lifetime, but I never had many expenses. Today, I can live on my income and the life annuities from the Oratory—a comfortable fixed income for the rest of my life. At the same time, I'm very proud that I can support the Oratory."

"(...) Brother André's deep humility inspires me to help the Oratory to pursue his mission. It's also my way of thanking Brother André for having been so important to so many people." Mrs. Normandeau purchased her first life annuity in 2005; since then, whenever she has had money to invest, she's purchased an additional annuity with the Oratory.

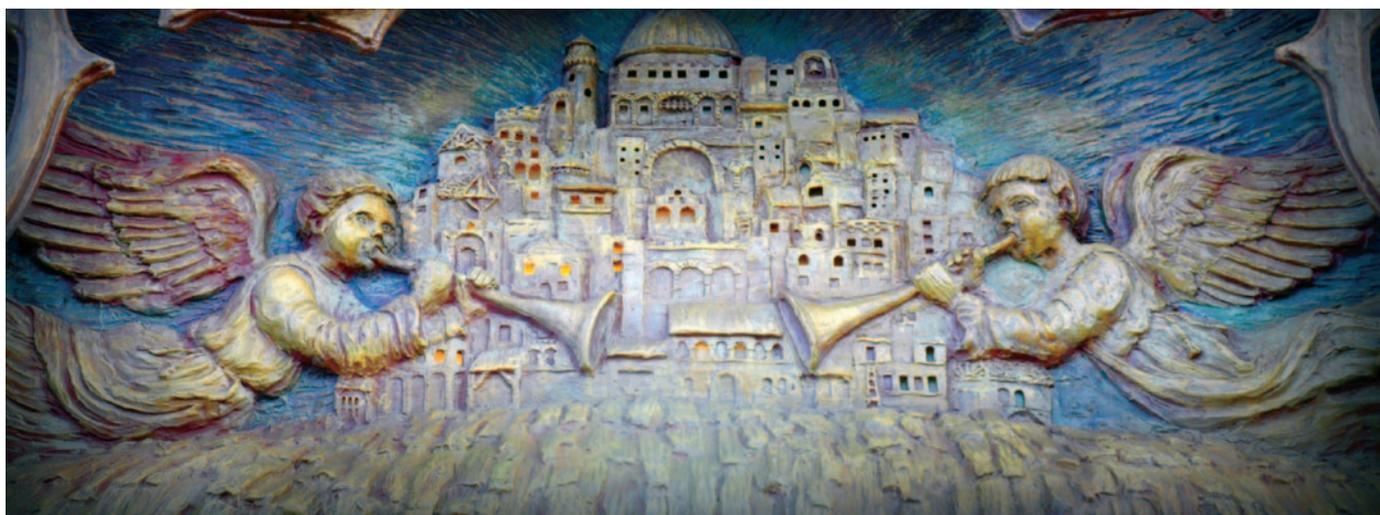
Mrs. Normandeau was born in Quebec City. In 1952, she moved to Montreal to train as a nurse at Hôpital Ste-Jeanne-d'Arc. She worked for 25 years for the City of Montreal, as a nurse manager in public health and school vaccinations. "Brother André's compassion for the sick always inspired me in my work," she confided to me.

Mrs. Normandeau told me that she had had a difficult year, having lost

three of her brothers and two friends. She's had trouble getting around lately because she suffers from cardiac arrhythmia. She's not sure if she'll be able to take part in the Oratory's festivities in October. However, she's hopeful that her condition will improve. She takes daily walks in her apartment building garden, from which she can see the Oratory. "The Oratory is my safe haven, it's everyone's safe haven!" she told me, pointing in the direction of the Oratory.

Thank you, loyal and generous donors. By planning a donation, either by will, by purchasing an annuity, or even by a legacy gift through life insurance to Saint Joseph's Oratory, you help to ensure this wonderful shrine will live on for generations to come. Thank you for sharing your touching charitable projects with me and for allowing me to get to know you a little better. My meetings with you and our talks together are always very interesting—they're one of the reasons I love my job! ■

Claudia Côté, B.A., LL.L.
Director, Planned Giving Program



Samuel Martin

NEWS IN BRIEF

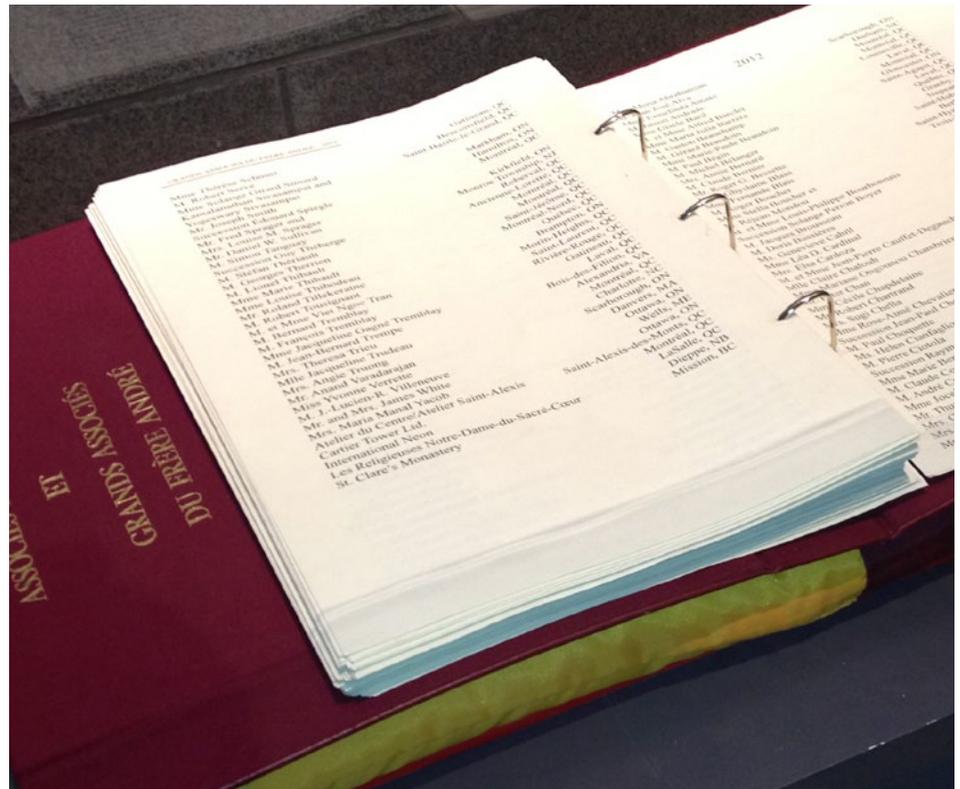
Appreciation Day

The annual meeting of the Associates of Brother André, which took place on four consecutive Sundays in October (7th, 14th, 21st and 28th) at Saint Joseph's Oratory of Mount Royal, was attended by more than 2,500 of the some 10,000 active members. As is customary, Mass was celebrated in the Basilica, where Father Grou, the Oratory's rector, presented the new Grand Associates with a medal, a pin and a commemorative certificate and entered their names in the *Grand Associates Registry*. All members were then invited to share a festive meal during which the rector highlighted the activities and projects made possible by their support—both spiritual and financial. Once again, these appreciation days were a wonderful opportunity for many of the Associates, faithful supporters of Brother André's mission, to get together to chat and reenergize themselves. The next meeting, that of the Grand Associates of Brother André, will be held on March 19, 2013, on the occasion of the Feast of Saint Joseph.

For more details on the program, consult *The Friend of Brother André* newsletter, or our website at www.saint-joseph.org, or contact Father Mario Lachapelle,

CSC, Director of the Associates of Brother André at 514 733-8211, ext. 2523.

Isabelle Côté



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Scenario B: The donor receives an annual tax credit for the rest of his life. This is also a good strategy for a donor who wants to reduce his annual income tax bill. In this example, for an annual premium of \$944, the donor will receive a tax credit of \$423.78. The leveraging effect in this case is still substantial: for a maximum payout by the donor of \$19,403 over 20 years, the Oratory will receive \$50,000.

The donation of a life insurance policy, whether existing or new, is a particularly effective strategy for leveraging your donation at a minimum cost.

Want more information about making a legacy gift through life insurance? Feel free to contact me. ■

Scenario B - \$50,000 donation by assignment of contract

Annual tax credit granted to Paul during his lifetime			
Federal			
First \$200	$\$200.00 \times 12.53\% =$		\$25.06
Surplus	$\$743.92 \times 24.22\% =$		\$180.18
			\$205.24
Provincial			
First \$200	$\$200.00 \times 20\% =$		\$40.00
Surplus	$\$743.92 \times 24\% =$		\$178.54
			\$218.54
Annual tax savings			\$423.78 \$
Savings as % of donation			\$44.90%
Actual cost for Paul			\$520.14
Possible minimum	1 year \times \$520.14 =		\$520
Possible maximum	20 years \times \$520.14 =		\$10,403