



THE FRIEND OF BROTHER ANDRÉ

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

Meeting Opportunities

March 10 to 18, 2015

**Novena to Saint Joseph
With Joseph,
on the Way to Blessed Joy**

Preaching by

Fr. Henri De Longchamp, OP

at 2:00 PM in the Basilica
and 7:30 PM in the Crypt Church

Bilingual Masses: March 10, 12 & 17
at 7:30 PM

English Mass: March 15 at 11:15 AM

March 19, 2015

Feast of Saint Joseph

Solemn Masses

10:00 AM (bilingual) Bishop Gaétan
Proulx, OSM, Auxiliary Bishop, Québec

12:30 PM (English) Bishop Thomas Dowd,
Auxiliary Bishop, Montréal

2:30 PM Bishop Raymond Poisson,
General Vicar and Auxiliary Bishop,
Saint-Jérôme

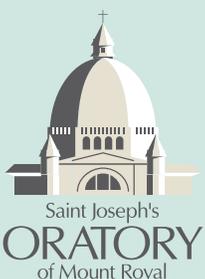
7:30 PM Archbishop Christian Lépine,
archdiocese of Montréal

English Mass in the Crypt Church
8:00 PM

**Banquet for the Grand Associates
of Brother André**

In Joseph Olivier Pichette Hall
(by invitation)

www.saint-joseph.org



The Oratory's Woods Become a Nature Reserve

The Père Louis Trempe Nature Reserve was inaugurated on October 31, 2014, at Saint Joseph's Oratory of Mount Royal, on a delightful day in autumn. The status of Nature Reserve will allow the Oratory to preserve the integrity and the natural character of this wooded area behind the basilica as well as the maintenance of its biological diversity.

Covering nearly 1.1 hectares (approximately 11,000 square meters), this green space is home to many animal and plant species. Its conservation will protect the habitats of vulnerable species as well as species of special interest. The eleven wooded parcels of land belonging to Saint Joseph's Oratory are located in the territory of the City of Westmount. They are bounded by Lexington Ave., Devon Ave. and Surrey Gardens.

"Mount Royal's forest, located at the heart of the city, is Montréal's green lung and is very important to the community. Saint Joseph's Oratory has one of the largest natural wooded areas, besides Mount Royal Park. It is a lovely gesture on the part of an institution to

want to preserve it," said Mrs. Sylvie Guilbault, Executive Manager, Les Amis de la montagne.

The Rector of the shrine, Father Claude Grou, CSC, presided over the brief inauguration ceremony, stressing, "This natural reserve project on land belonging to the Oratory is an initiative of the late Father Louis Trempe, CSC, who wished to preserve and protect nature as it is, without any intervention, for the wellbeing of the community." The terrain bears the name of the priest who originated the project. Members of the Trempe family were present for the event.

The implementation of this natural reserve is the result of collaboration with several partners, including the Québec Government, the City of Westmount, Les Amis de la montagne, the Bureau du Mont-Royal and Nature-Action Québec.

This news stimulated a lot of enthusiasm among environmental organisations. The Oratory wants to be a good citizen and a leader in urbanism. Since you are friends and supporters of the work, you can be proud too!

Nathalie Dumas



A successful collaboration! (from left to right) Mrs. Sylvie Guilbault, Les Amis de la montagne, Mrs. Romy Bazo, Nature-Action Québec, Fr. Claude Grou, rector of the Oratory and Mrs. Joanne Poirier, City of Westmount, during the inauguration.

Tzara Maud

Saint Joseph's Oratory and the Synod on the Family

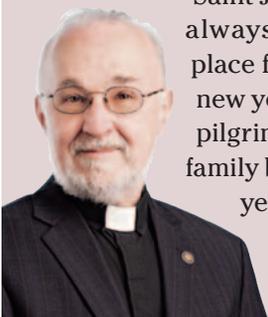
Last fall, following the request of Pope Francis, we asked the pilgrims at Saint Joseph's Oratory of Mount Royal to pray for the first session of the Synod on the Family which was held at the Vatican from October 5 to 19. The Pope's prayer invoked the Holy Family of Nazareth, as the "splendour of true love." The synod will reconvene this coming October; until then, the Church will continue praying and reflecting on family issues in society.

family outings. The Marriage Preparation Service provides an opportunity for hundreds of couples to prepare for their union in Christ. In tune with the Synod on the Family, we wish to explore new ways to welcome and assist families.

The figure of Saint Joseph is of great importance in this reflection on the family. God entrusted him with a double task, to be the husband of Mary and a father to Jesus. In 2015, we will try to better understand how this great saint who so inspired Brother André's life can guide us in our efforts and our searching.

We will also carefully examine ways to enable this great shrine dedicated to Saint Joseph to remain a place of cordiality and enrichment for God's entire family.

Father Claude Grou CSC,
rector



Saint Joseph's Oratory has always been a gathering place for families. As each new year dawns, we invite pilgrims to come receive a family blessing on January 1. For over thirty years, the Museum's exhibit of nativity scenes from around the world has been a favourite destination for

André and the Way to Blessed Joy

This year, the theme of the March novena will be "With Saint Joseph on the Road to Blessed Joy." When we consider the fact that Brother André took great pleasure in calling himself "Saint Joseph's pet dog," we can believe that he was a faithful traveling companion. Using him as a guide, he learned some things about Joseph's attitude and experience.

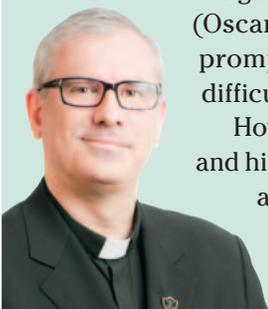
In fact, the many witnesses to the good brother's life unanimously acknowledge that Brother André never failed to do what he had to do promptly, dependably and cheerfully. Two of his closest friends and collaborators attest to this, "Brother André was not a sad person; he acted gladly and simply, without hesitation" (Oscar Marin). Also, "Brother André acted promptly and serenely when faced with difficulties" (Arthur Ganz).

However, the best witness to our saint and his road to joy comes from his confidant and friend, Father Émile Deguire, CSC. He says, "Without a doubt, Brother André possessed the virtue of joy,

a joy that even age and infirmity could not extinguish. This joy was clearly supernatural because he never needed the rest and quiet that the aging want especially. The secret of this joy resided in a hope that always seemed brave. During our many conversations, I never detected the least bit of discouragement." And, more importantly, he adds, "Brother André seemed to find his happiness in the good he did for his neighbor and the joy he left in his wake."

Even though his achievements could tire him, at the same time, they filled him with joy. The joy of being spent sums up Saint Brother André's entire life. Should we not also find our happiness in the good we do for others and the joy we spread along the way?

Father Mario Lachapelle CSC,
director, Associates of Brother André



A Strategy that Benefits Everyone

A few months ago I met with Monique and Jean-Pierre, a delightful couple aged 65 and 69 respectively. They are both enjoying a well-deserved retirement, using their time to help their two children who are raising teenagers.

Monique and Jean-Pierre operated a successful small business for 30 years. They sold it a few years ago and are using the proceeds of the sale as retirement income. In addition to this income, they receive retirement benefits from the Régime des rentes du Québec (RRQ) and Old Age Security benefits from the federal government.

Over the years, they accumulated \$300,000 in their Registered Retirement Savings Plan Accounts (RRSP). *"We don't really need this money to make ends meet. When we convert our RRSPs into a Registered Retirement Income Fund (RRIF), at age 71, we will only withdraw the minimum prescribed by the law,"* explains Monique.

Planned Giving

From a very early age, Monique and Jean-Pierre have attached a great importance to Saint Joseph's Oratory and Saint Brother André's work. *"Every year, my parents would bring us here for the Feast of Saint Joseph and for Midnight Mass at Christmas. We carried on this tradition with our children,"* says Jean-Pierre. *"When my father was young, he lived near the Oratory and would visit every day,"* he adds. *"We want to make a gift to support the ongoing work, but we don't want our children, who are our heirs, to be penalized by this gesture,"* states Monique. *"We have \$300,000 in RRSPs so everyone should be able benefit, right?"* asks Jean-Pierre.

The first calculations the couple show me during our meeting at my office were certainly not encouraging. By bequeathing their RRSPs or their RRIFs to their children, the taxes payable upon the death of the second spouse amount to 48.2% or \$144,600, assuming the RRSP balance is still \$300,000. Only \$155,400 will be left over to share between the heirs and Saint Joseph's Oratory (see table: *Monique and Jean-Pierre's Calculations*). *"Practically the same amount will go to the government!"* laments Jean-Pierre.

TABLE 1 - Monique and Jean-Pierre's Calculations

CHILDREN'S INHERITANCE	
RRSP (or RRIF)	\$300,000
Taxes payable upon death	\$144,600
Net inheritance to be shared	\$155,400

I suggested that Monique and Jean-Pierre should consult with a financial planner, to see if they could do things differently. I accompanied them, upon their request. After looking over their financial situation, the specialist reassured his clients. *"There is a way to maximize the future inheritance's assets by making a planned gift of the RRSPs or RRIFs,"* he explained. This is a two-part strategy.

It consists in making a gift equal to the amounts of the RRSPs or RRIFs, and then taking out \$300,000 in life insurance payable to the children upon the death of the second spouse. This life insurance will cost \$4,511 per year.

Let us take a closer look at how this planned gift works, as well as its benefits. Say Monique and Jean-Pierre were to die in the year after this strategy has been implemented. What would happen? Well, the Oratory would receive a gift equivalent to the amount of the RRSP account, or \$300,000, and the children would end up with \$295,489 in life insurance (see table *Planned Giving Strategy – Year 1*). This is interesting.

TABLE 2 - Planned Giving Strategy – Year 1

GIFT TO SAINT JOSEPH'S ORATORY	
Gift to the Oratory (amount equivalent to the RRSPs)	\$300,000
CHILDREN'S INHERITANCE	
Life insurance product	\$300,000
Taxes payable upon death*(on the RRSP)	(\$144,600)
Tax credit from the gift	\$144,600
Net tax	\$0
Cost of the premium**	(\$4,511)
Net amount to heirs	\$295,489

* at a marginal rate of 48.2%

** each case is subject to a different cost

This gift to the Oratory will result in a tax credit for a charitable donation of \$144,600 to the estate (combined federal and provincial). This credit may be applied for the year of the death, up to 100% of the deceased person's net income. Therefore, the tax authorities will receive \$0 upon the death of the second spouse. Jean-Pierre likes this result a lot more than the couple's previous calculation.

The Situation 24 Years Later

"Yes, but we hope to live a few more years!" quipped Monique. *"In the meantime, we will withdraw funds from our RRIFs. This means less for the Oratory. What will happen?"* Monique

raised a valid question. It is unlikely that both spouses will die in the first year after planning the gift. Therefore, it is important to consider the life expectancy factor. By redoing the calculations, we see that the couple will live another 24 years. The RRSP-RRIF assets have a guaranteed yearly rate of 3.5%. The interest is compounded every year. The investments are constantly renewed. If the couple withdraws the prescribed minimum from their RRIF, the balance of the accounts would be around \$100,000 in 24 years.

Consequently, if the final death occurs at the end of this time period, the Oratory would receive a gift of \$100,000 and the children would inherit \$157,979 (see table *Planned Giving Strategy – Year 24*).

TABLE 3 - Planned Giving Strategy – Year 24

GIFT TO SAINT JOSEPH'S ORATORY	
Gift to the Oratory (amount of the RRIFs)	\$100,000
CHILDREN'S INHERITANCE	
Life insurance product	\$300,000
Tax payable upon death* (on the RRIF)	(\$48,200)
Tax credit from the gift	\$48,200
Net tax	\$0
Cost of the policy**	\$142,021
Net amount to heirs	\$157,979

* at a marginal rate of 48.2%

** each case is subject to a different cost

The \$100,000 gift would carry a \$48,200 tax benefit that will cancel the estate's tax liability on the RRIF.

Monique and Jean-Pierre are pleased with the outcome. Their objective has been achieved: they will bequeath money to their children and leave a generous gift to the Oratory. With peace of mind, they can now focus on their family and continue to share the values that they hold so dear.

“Every year, my parents would bring us here for the Feast of Saint Joseph. We carried on this tradition with our children,” says Jean-Pierre who has attached a great importance to Saint Joseph's Oratory and Saint Brother André's work.

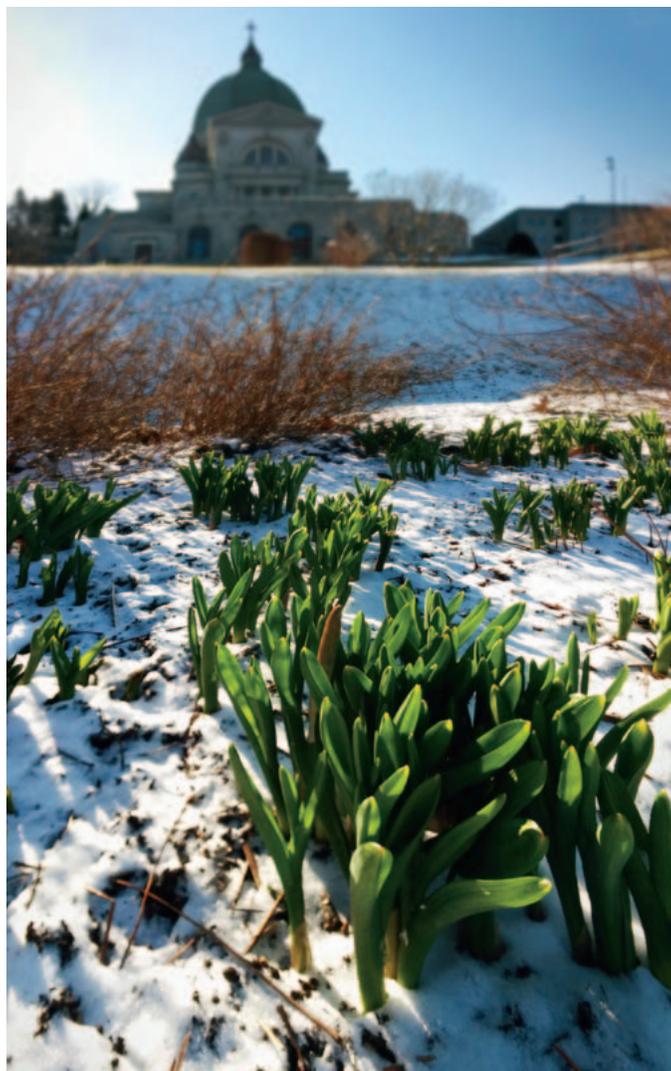
Planned giving is beneficial for everyone!

If you would like more information on planned giving, feel free to contact me, without obligation and with complete confidentiality.



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Samuel Martin

Honouring 2014 Benefactors Emeriti

We would like to thank everyone who made a bequest or other planned gift to Saint Joseph's Oratory in 2014. In doing so, you become "Benefactors Emeriti" of the work founded in 1904 by Saint Brother André. Tribute and Acknowledgement!

The Friend of Brother André newsletter acknowledges Benefactors Emeriti by publishing brief portraits of their generosity. We invite estate representatives to contact

us in order to pay tribute to those who have made a bequest to Saint Joseph's Oratory of Mount Royal.

Thank you for your trust and your support.

Father Claude Grou, CSC, Rector

Claudia Côté
Director of Planned Giving

Abboud, Jacques

Bériault, Jean-Paul

Couture, Jean

Gendron, Jean-Marie

James, Marie-France

Lefrançois, Carmen

Magnan, Jacques B.

Morin, Lucien

Tougas, Paul-Eugène

Badeau, Jeanne

Boily, Hélène

Desrosiers, Gertrude

Granger, Rita

Lalonde, Jacqueline

Lerios, Lita

Marcil, Bruno

Roy, Denis

Bangalan, Josefina

Boucher, Thérèse

Ferandez, Jerome

Houle, Liliane

Lanoie, Jean-Louis

Lupien, Pascal

Mitchell, Jacques

Smith, Joseph

Estate of Anita Arsenault

Estate of Antoine Caron

Estate of Teresa Finley

Estate of Alva P. Londergan

Estate of Rachel Rainville

Estate of Gisèle Gérard Helga

Estate of Dolores Bélanger Rochon

Estate of Antoinette Jacques

Estate of Marie-Alice Bouchard

Estate of Thérèse Côté

Estate of Luc Lemire

Estate of M. Murray

Estate of Mary Eileen French

Estate of Lina Laberge

Estate of Gemma Bordeleau

Estate of Thérèse Bessette

Estate of Hélène Brouillette

Estate of Apoline Demers

Estate of Madeleine Lepage

Estate of Jacqueline Paulin

Estate of Bruno Giroux

Estate of Gilberte Lachambre

Estate of Mireille Tanguay

Estate of Guy Couvrette

Some people prefer to remain anonymous, which the Oratory firmly respects.

Please note that other donors have become "Benefactors Emeriti" between the time this newsletter was written and put in the mail; a future edition will pay tribute to them.



Nathalie Dumas

A Successful Benefit Concert!

Saint Joseph's Oratory's annual Christmas benefit concert, which took place on December 5 and 6, 2014, was a huge success. Almost 4000 persons attended the three shows of "Un Noël étoilé" in the basilica.

Michel Louvain, Renée Martel, Patrick Norman, Giorgia Fumanti, Chantal

Pary, Maxime Landry, Annie Blanchard, Michaël, David Thibault, André Ouellet, Soeur Angèle and Les Petits Chanteurs du Mont-Royal presented a seasonal medley of cheerful tunes, Christmas carols and songs bearing a message of hope and love.

The event was held under the honorary presidency of Mrs. Hélène David, MP for Outremont and Minister of Culture. On the photo, with the artists: Father Claude Grou, CSC, Rector, Minister David and Mr. Robert Poëti, Minister Responsible for the Montréal Region.

Nathalie Dumas

A Tribute to Mireille Vachon Tanguay

Mrs. Mireille Tanguay, a faithful benefactor of Saint Joseph's Oratory passed away on January 30, 2014. The wife of the late Charles Tanguay, the Oshawa resident, originally from Sainte-Justine (Lac-Etchemin), was 87. She is survived by her children Kathy, Gérald, André, their spouses, ten grandchildren and ten great-grandchildren.

Mrs. Tanguay made several pilgrimages to Saint Joseph's Oratory. In 1998, she chose to support Brother André's work by naming Saint Joseph's Oratory as the beneficiary of a life insurance policy that she had held since 1941. In a letter to the rector at that time, Mrs. Tanguay explained that this gift was to pay tribute to both her late

husband, who had passed away two years earlier, and to her late father for their great devotion to Brother André and Saint Joseph. A great devotion that she also maintained during her lifetime.

And now, by means of The Friend of Brother André newsletter, it is our turn to pay tribute to the memory of Mrs. Mireille Vachon Tanguay, to thank her for her gesture and her faithfulness toward Saint Joseph's Oratory of Mount Royal.

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

This text was written with the collaboration of Mr. André Tanguay. Thank you!

