## Celebrant: The Rev'd. Stuart Hallam

Preacher: The Rev'd. Stuart Hallam (8 am); The Rev'd Melanie Calabrigo (10 am)

#### DATES TO NOTE

Mon. July 22 Monday Mantras, 10 am, Totem Room

Mon. Aug. 5 BC Day, office closed

Thurs. Aug. 15 Marilyn Pomfret's funeral, 2 pm, Church

Mon. Sept. 2 Labour Day, office closed

Sun. Sept. 8 Welcome Sunday Sat. Sept. 28 Fall Rummage Sale

#### **MONDAY MANTRAS**

All are welcome to join the weekly meditation group on Monday mornings at 10 am in the Totem Room, led by Paddy Leal.





### PHOTO DIRECTORY

They're here! Our long-anticipated Photo Directories have arrived.

**There are limited quantities.** The photo directory distribution has begun with priority given to those whose photos are in the directory.

Please contact Beth in the office to log out your copy.

### **FALL RUMMAGE SALE - SAT. SEPT. 28**

It is just over 2 months to the Rummage Sale! Please start collecting items to donate. Donations will be accepted 1 week prior to the sale.





## REFUGEE NEWS - How you can help with the next phase

Lama's parents, Nasriddin and Fatmeh, and her brother Ward have been in Vancouver two months. By now much of the early "bureaucratic phase" has been completed. We are working on medical, dental, and optometry appointments.

Ward started English classes June 4.

At the end of June Lama found work doing kitchen cleanup and food prep for a catering company. So far it has been a full time job. She seems happy with the work.

A priority in the near future is helping all the other adults find work, as well as helping them with English.

- 1. Help finding jobs: You may have contacts with a company that might employ one of the family.
- Ward, age 25, has some experience as a painter and construction worker. He indicates a preference for painting. He came with a few words of English, seems to learn quickly, is in good health, and is a very pleasant young man. If any of you has some house painting to be done and would be willing to take the time to supervise, that would be very helpful. Ward says painting may be a bit different in Canada as the walls in Lebanon are made of stone (maybe concrete).
- Nasriddin, age 63, also knows a few words of English. He was a driver almost all his adult life, but

of course does not have a licence here. He is not physically robust. At home he does some of the cooking. Perhaps restaurant work would be suitable.

- Fatmeh, age 55, enjoys cooking. She has back problems and probably could only work part time.
- 2. Tutoring: The adults especially would welcome extra help with English. The schedule is flexible. Teaching qualifications are not a requirement.
- 3. Money: Lama and her children came on September 13, 2018 so we are responsible for their support until September 13, 2019, but we expect to give some financial support at a reduced rate beyond that time. Nasridin, Fatmeh and Ward arrived on May 16, 2019, so we are responsible for their support until May 16, 2020.

We have a goal of raising \$25,000 to complete this ministry. Please donate by cheque, payable to St. Philip's with Refugee Fund on the envelope and memo line, or on our website through Canada Helps, specify your donation for the Refugee Fund. For further information or to offer help, please contact Mary Lymburner kmarylymburner@telus.net or 778-898-5117 or Debbie Matheson debbiematheson53@gmail.com or 604-202-6196

## PARISH MANAGER IS GOING ON VACATION IN AUGUST!

Beth will be away from August 6 through August 21st.

She has recruited a team of volunteers to assist in the office while she is away, so the office can remain open from 9 a.m. until noon, Monday through Friday. **Thank you to all who have volunteered to help!**Beth will be pre-printing the bulletins for the 2 weeks she is away, so if there are any notices that need to be in the August 11 or August 18 bulletins, **please submit them no later than July 30**. Any "surprise" notices (notices that arrive after August 1) will be given orally during announcements.

A PDF version of the notices will be posted prior to Beth's departure for August 11 and August 18, and will be located under "Bulletin" tab on the website: https://www.stphilipsdunbar.com/pages/bulletins



# NEIGHBOURHOOD MINISTRY BC DAY LUNCHEON AT DUNBAR APARTMENTS

Monday August 5, 2019

12:30pm-2:30pm

3595 West 17th Avenue, Vancouver.

Please consider participating or donating a food item for this very popular annual Neighbourhood Ministry.

From the Parish

Manager

Help needed for setup, take-down and serving our friends at Dunbar.

Donations of the following items will be gratefully accepted:

Burger Buns; Chicken; Potatoes; Casseroles; Hot Dogs; Salads; Desserts; Fruit; Soft Drinks Email Joan Stewart (jstewart@westerndriver.com) if you can help or participate.

### **CHRISTMAS IS COMING**

If you are making any jams, jellies, pickles or chutneys this summer, please make a few extra jars for the Kitchen Gourmet stall at the Christmas Fair. The more variety we have, the more we can sell. Please consider recycling your 125mL or 250mL mason jars by bringing them to the Church and leaving them on the table by the mailboxes. Thank you.





Growing a Community of Faith and Action

### A CAMPAIGN FOR THE COMMUNITY OF ST. PHILIP'S

# INCREASE YOUR TAX SAVINGS BY DONATING SHARES OR MUTUAL FUNDS

Donating publicly traded securities that have increased in value will increase your tax savings MORE than if you make a charitable donation using your after-tax dollars.

If you own shares or mutual funds that are now worth significantly more than what you paid to purchase them, you will pay a very large *Capital Gains Tax* if you sell them.

**However**, if you donate these publicly traded securities to a charity, you will benefit from BOTH the Donation Tax Credit <u>and</u> the elimination of the Capital Gains tax, and actually reduce the net cost of your donation. The combined tax savings can be substantial.

FOR EXAMPLE: If you, as a BC resident, decided to sell your \$100,000 publicly traded securities, in order to give a gift to a charity, and WE ASSUME THE FOLLOWING:

- 1. You have made other charitable gifts over \$200 and you have sufficient income to deduct this major gift in this tax year, or in the following five years;
- 2. AND you paid \$10,000 to purchase these securities.

## THEN:

3. Your Capital Gain is \$90,000.00 (The current value minus the original price paid) **And 50%** of this gain is taxable: **you will pay tax on \$45,000 at a rate of 43.7%** 

**IF YOU SELL, you will pay almost \$20,000 in taxes, leaving you with \$80,000** to donate, and receive an \$80,000 charitable tax donation receipt, which would give you a tax savings of about \$35,000.

### **HOWEVER:** If you donate these Securities:

- 4. you will receive a charitable tax donation receipt for \$100,000 which will give you a tax savings of over \$43,000 on you tax return, AND
- 5. You eliminate the Capital Gains tax of almost \$20,000 you would have paid.

**THE RESULT:** With the combined tax savings of over \$63,000 (the \$43,000 plus \$20,000) **The NET COST of your donation drops to less than \$37,000** 

\$43,000 + \$20,000 = \$

SOURCE: Eduard Fidler, Ph.D – Certified Financial Advisor

www.legacygiftplanner.com

We believe that every household has been contacted: if we have missed you, contact a warden or Beth.

If you haven't been visited, please call your visitor back to arrange a visit and a conversation, even if you feel you cannot donate at this time.

Fill in the questionnaire "Your Voice" online: just go to the website to find it under Campaign or under Planning. Everyone's opinion matters. We need to hear your concerns, ideas and wishes.

For more information, to ask questions, or to respond, please go to stphilipsdunbar.com, send an email to <a href="mailto:campaign2019@stpdunbar.com">campaign2019@stpdunbar.com</a>, or contact the church office.