



*To everything there is a season,
and a time for every purpose under heaven:
a time to be born and a time to die,
a time to plant and a time to uproot,
a time to kill and a time to heal,
a time to break down and a time to build,
a time to weep and a time to laugh,
a time to mourn and a time to dance,
a time to cast away stones and a time to gather stones together,
a time to embrace and a time to refrain from embracing,
a time to search and a time to count as lost,
a time to keep and a time to discard,
a time to tear and a time to mend,
a time to be silent and a time to speak,
a time to love and a time to hate,
a time for war and a time for peace.*

Ecclesiastes 3:4

Between 1948 and 1954, a ship called the Beaverbrae completed 52 voyages from Germany, Netherlands and Belgium to Canada, carrying over 33,000 passengers fleeing the Second World War to start new lives here in Canada. We chose to name our legacy society Beaverbrae because when you leave Canadian Lutheran World Relief in your Will, you're continuing a humble tradition of providing help, care and love to people around the world who deserve freedom, equality and justice.



THE BEAVERBRAE SOCIETY

Together with kind and compassionate people like you, we envision a healthy and sustainable world where everyone lives in peace with hope, justice, dignity and equality. By joining the Beaverbrae Society, you can commit to this vision and continue to extend your values and beliefs even after you have passed.

On these pages, we share stories from a few of our loyal and cherished donors in the Canadian Lutheran World Relief (CLWR) family who have taken the inspiring step of leaving a gift in their Will through the Beaverbrae Society.

We encourage you to find a moment of peaceful reflection and consider joining us by remembering CLWR in your Will or estate plans.

You'll also read about our promise to you as a member of the Beaverbrae Society. And, these stories represent another promise to you: **we promise to keep your stories alive, just as the stories of our founding Beaverbrae generation have inspired us all today.**

Thank you for your faith and confidence in our work.

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Canadian Lutheran
World Relief

VERNA'S STORY

A time to plant...

It's a moment I'll never forget. It was back in the 1970s and my husband Gary, a Lutheran pastor, and I moved to Winnipeg. I became involved with CLWR and I was helping out one day to pack up quilts to be sent overseas. I was amazed by these packing machines that would take a stack of quilts and press them down into much smaller sizes and then into burlap bags. I remember looking at one of the tags: Damascus, Syria. I can still picture that big bag being shipped off, and knowing that CLWR would be there when it arrived in Damascus to see to it that they would get where they were needed.

A seed was planted in my heart that day. God places things in our hearts. I knew that CLWR was making a real difference. Over the years, we gave what we could as a family.

Fast forward to another defining moment when CLWR entered the picture in a very real way. It was about 2003 and my husband and I were now retired and living in Kelowna, B.C. where our daughters and their families lived. We had been blessed with six beautiful granddaughters. Yes, six!

One day our oldest grand—girl, Hannah, was with her Papa watching golf on TV when a commercial came on featuring very heart-wrenching pictures of children in great need. Hannah ran to me saying, “Nana we have to do something.” And that was really the beginning of the story. So, the two of us decided to bake chocolate chip cookies for busy moms in our church who became our ‘customers’. We baked and they gave us a donation which was then sent to CLWR, gifted especially to the needs of children.

As Hannah's project continued, our second grand-girl, Erin, stepped into the picture and together we decided to make baby quilts for CLWR to send to children in need. A few years passed and then there were two more grandchildren ready to begin their project. Madeline and Natalie had just been learning how to sew. With their newfound interest, we decided to make simple dresses for CLWR to send to girls who needed clothing. And that brings us up to this past year, when the youngest two grandchildren, Claire and Ava, became interested in being involved with ‘Days for Girls,’ another worldwide project recognized and supported by CLWR.

CLWR will continue to reach out to the suffering in the years ahead and that means they need our help to help others. May we all consider a legacy gift to carry on this wonderful work of giving hope. In so doing, we can share God's love in a very real way. By blessing others as we have been blessed.

In Hannah's words, "I think it's what God wants us to do."

"May we all consider a legacy gift to carry on this wonderful work of giving hope."



Verna and two of her granddaughters with dresses sewn for CLWR.



Verna with her family, including all six granddaughters.

MARILYN AND GEORGE'S STORY

A time to mourn...

Our Melanie was born spirited, feisty and somewhat spunky. She had a very strong sense of justice that included a sense of the strength of women. She insisted on equality and advocated for the rights of women and girls whenever she could. We lost our beautiful daughter at age 55—she passed away suddenly while awaiting heart surgery for a recently diagnosed congenital heart condition known as bicuspid aortic valve.

But every day that she lived, she lived using her heart to its fullest! There was hardly a moment when she wasn't researching ideas for her marketing

and communications job or telling us about the latest health and wellness news, the latest fashion, home décor, or newest restaurant to visit. She also enjoyed encouraging and empowering girls and women. She believed that women and girls should have every opportunity possible. That's why her gift to CLWR is so meaningful—and for us, the fact that she is still supporting women and girls in Uganda keeps her spirit alive.

Like our whole family, Melanie had a lot of trust in CLWR and she knew that they would help as many women and girls as possible. We all trust that the work of CLWR is for the good of the world and is done in the right way. All our lives we've given to our church and to CLWR and giving ignites our hearts.

With every story or update we receive, we know that a woman in another corner of this world has had her life changed because of Melanie's kind and generous heart. And we know she would be so very proud.

“We all trust that the work of CLWR is for the good of the world and is done in the right way.”



Marilyn and George with Pastor Carla Blakley.



Shelley Rankin and Fatema look on as Abdunaser arrives in Regina Airport.



Fatema joyfully embraces her son, Abdunaser, after spending years apart.

THE RANKIN FAMILY'S STORY

A time for peace...

Jeremy was a child of the world. It was just in his nature. He lived in the moment, every moment. He died in an accident while travelling in Japan. As a family, we decided to honour him by raising funds to bring a refugee family to Canada from Syria. I remember our daughter, Stephanie, saying at the time, "He loved humanity. He really cared about people. It didn't matter your background, he wanted to know your story."

And the story of what his legacy makes possible is truly inspiring. Abdunaser and his wife and two beautiful children are now reunited with family they hadn't seen in four years—and feared they may never see again. I remember being at the airport

the day they arrived. I stood with Fatema, Abdunaser's mum, and we linked arms while waiting. We didn't speak the same language, but I understand her inside out.

Together with our local Lutheran community, it has been just joyful to be part of their journey. We have supper together now and then, and we help out in as many ways as we can. This family, they smile all the time. And it reminds me of Jeremy. They know his story, they have pictures of him in their home. Jeremy's legacy of love lives on in our hearts—and theirs.

"Jeremy's legacy of love lives on in our hearts."

YOUR LEGACY, YOUR IMPACT

The most effective way to support CLWR's work is by leaving a legacy for "where needed most" allowing us to direct your support wherever it is needed most at any given time. Your gift would support people in the following ways.

Water, Sanitation & Hygiene

Many people across the globe are not able to access the water, sanitation and hygiene resources they need to live healthy lives. Health emergencies can have far-reaching impacts on people's ability to access food, education and income. Pre-existing inequalities — such as inadequate sanitation infrastructure and crowded living conditions — make it much harder for people to effectively take measures to protect the health of their households. By joining the Beaverbrae Society, you will help to ensure that more

people have their right to water and health fulfilled.

Emergency Response

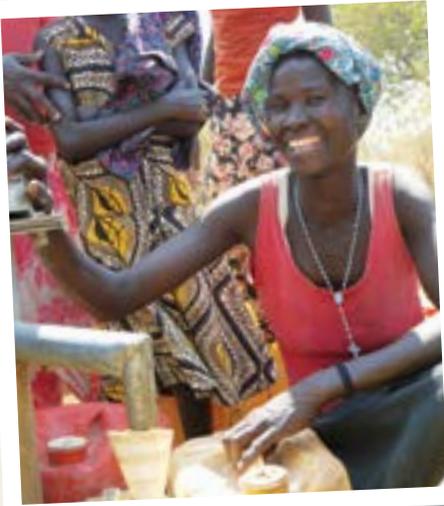
Events in recent years have shown how quickly an emergency can develop and how it can have a disproportionately harmful impact on those who are already struggling to meet their needs. Your contribution as a member of the Beaverbrae Society would help ensure that the most vulnerable are not forgotten during a crisis, whatever it might be and whenever it might occur. A Legacy Gift will also help our partners respond to overlooked or prolonged emergencies that perhaps are not making the news but are nonetheless critical and life-threatening for those affected. We will make sure that your money enables support to reach those who need it as quickly and as efficiently as possible.

Food Security

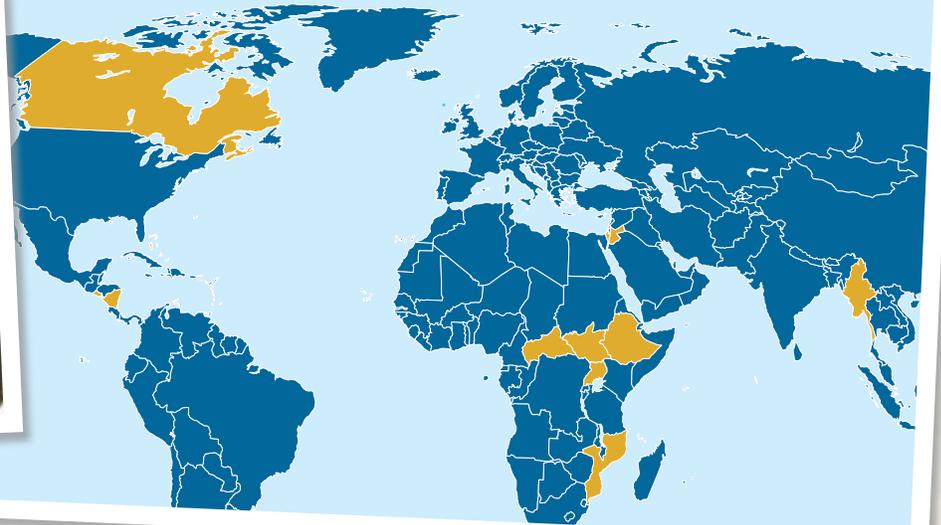
Droughts are worsening, water supplies are dwindling and extreme weather is becoming more frequent and severe, adding to the challenges already faced by those experiencing food insecurity, particularly refugees and displaced people. Supporting these communities to find sustainable and resilient solutions to improve food security and



Farmers in Lalibela, Ethiopia practice conservation farming techniques.



Aurelia Meiku fills jerry cans with clean water in Nyumanzi refugee settlement, Uganda.



protect and restore their natural resources is vital as new threats and challenges emerge.

Your Legacy Gift will help small-scale farmers improve food production and increase incomes through agricultural and marketing training, promoting innovative solutions for the conservation and use of natural resources, and protecting watersheds. By joining the Beaverbrae Society, you will help to improve people's ability to access diverse and nutritious food in the future.

Climate Change Adaption

Climate change has emerged as humanity's biggest challenge for generations. While the effects are global, the negative impacts are already being felt among those who have limited access to the resources and information they need to effectively respond to this threat. From the growing frequency of natural disasters, pest invasions and disease outbreaks to growing conflict over limited resources, climate change is increasingly contributing to global

displacement and food insecurity. Your Legacy Gift can help communities affected by climate change build sustainable and resilient solutions to protect local food production, restore natural resources and increase the equitable distribution of resources.

Women and Girls

Global gender inequality causes significant harm to women and girls and limits our collective potential to respond to global challenges such as climate change, poverty and displacement. By addressing the barriers that women and girls face in accessing necessary resources such as training, financial services and productive assets, and by supporting them to be leaders in their communities, women and girls can play an active role in strengthening their households and encouraging collective action. Join the Beaverbrae Society to support women and girls across the world by giving them equitable access to rights, resources and the opportunities they need to embrace their full potential.

MAKING A LEGACY GIFT TO CLWR

Wills

If you don't have a Will, provincial law will determine how your possessions are distributed, so it's important to have one—you can always amend it later.

When writing your Will, you should provide:

- Appointment of your Executor(s)—full name(s) and address(es)
- Disposition of Property—full name and address of each beneficiary
 - ◆ Gifts of specific items (Letter of Direction/Memorandum of Articles)
 - ◆ Gifts of cash (if applicable)
 - ◆ Gifts of the Residual of the Estate

Choosing your Executor

If you are in a marital/ common-law relationship, the executor would usually be your spouse or partner. If you are single or widowed, or if your spouse or partner is not the best option for you, then you will need to select a suitable person to be the executor of your Will.

When choosing your executor, consider their age, their location, their organizational skills and attention to detail, and their willingness (i.e. no work or family commitments that might hinder them).

Charitable Bequests

A donation of assets can be in the form of a specific amount of cash or shares; most commonly, it would be a percentage of your estate value (after debts and family needs have been met).

A Charitable Bequest is a great thing to include in your Will because it:

- means you can continue supporting your chosen charity in an impactful way—you will leave a legacy
- creates a tax credit for your estate
- is simple to arrange
- doesn't impact your current income, obligations, needs or lifestyle

Real Estate

A gift of Real Estate can reduce taxes through tax credit and can also minimize the workload and burden placed upon your executor(s) and your heirs.

You might consider a gift of Real Estate in your Will if:

- you have considerable real estate holding but modest liquid asset holdings (assets that can easily be converted into cash)
- you no longer need the property nor the proceeds from its sale

The benefits of gifting Real Estate include:

- you will receive an immediate donation receipt for its fair market value
- there is no capital gains tax if you donate your primary residence
- capital gains up to \$1million may be tax exempt when farm property is donated
- after making a gift, you will not have to pay property taxes, maintenance of property management fees, insurance, or other outgoing costs

RRSPs and RRIFs

RRSPs and RRIFs are among the most heavily taxed assets.

If a surviving spouse is named as a beneficiary in your RRSP or RRIF, the accounts are transferred tax free. If there is no surviving spouse, the accounts are deemed sold and 100% of the balance is added to your income for the tax year of your passing. This makes your estate responsible for the tax on this income.

However, tax credits for up to 100% of your income can be claimed in the year of your passing—plus up to 75% of your income for the next five years—so it often makes sense to name a charity like CLWR as the beneficiary.

This is a great thing to do because:

- the tax credit from the donation can be applied against your remaining state income tax
- the donation is not subject to probate fees
- you can change the beneficiary at any time
- there are no fees involved in designating a charity as a beneficiary, and it's simple to do

Life Insurance

Gifting a Life Insurance policy is a great thing to do because:

- existing policies can easily be amended to name a charity as the beneficiary
- the reason or purpose of the policy may not apply any more
- the annual premiums or the insurance amount qualify for a charitable receipt
- the value of your gift will not be subject to probate fees on your estate
- it is low cost with low administration
- you will receive a tax credit
- it will grow into a much larger gift over time

Securities

A donation of securities is a great way of offsetting other taxes on your estate. Normally, securities that increase in value are subject to capital gains tax when sold, but if they are donated 'in kind' to a charity then this tax is avoided.

The benefits of donating publicly-traded securities are:

- you will not pay tax on the realized gains
- they enable a larger gift to a charity, and therefore a larger charitable receipt
- they can offset other tax liabilities

To qualify for favourable tax treatment, securities must:

- be publicly-traded shares listed on an approved exchange OR be units of a Mutual Fund or Segregated Fund from an insurance company
- have appreciated in value
- be donated in kind directly to the charity (not sold first by the donor)

The Income Tax Act is amended every so often; do check with your lawyer, solicitor, or notary, or indeed with your accountant, to understand how current rules might affect your Legacy Gift.



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World Relief**

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CLWR has been a federally registered organization since 1946.