



# United News Canada

NEWS OF THE UNITED CHURCH OF GOD - CANADA

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Winter 2021

## Post-Feast Blues & Views

*By Anthony Wasilkoff*

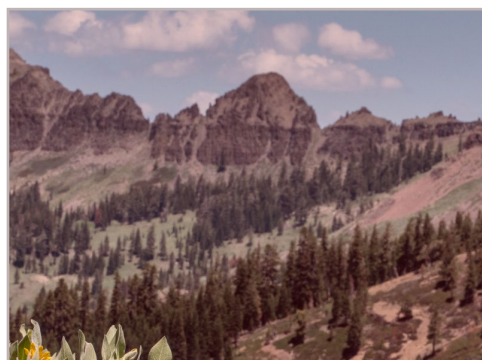
Through the years we have heard the expression, “This was my best Feast ever!” It is wonderful to hear those words and even more wonderful to be able to say them. How would you describe your Feast experience in 2021?

Some have honestly been able to say that their 2021 Feast was the best one they have kept to date. I am not one of those people. In fact, as I look over the 50 plus Feasts I have observed, I cannot tell you which one was my best ever, which one was my second best, which one was my third best and so on. Usually our “best Feast ever” is the most recent one we have observed because it is the one we recall with the greatest clarity.

In a word, the Feast my wife and I kept this year was “different” because of Provincial legislation, which significantly changed the way in which the church was allowed to keep the Feast at a hotel conference centre. Many last-minute changes had to be made by the Feast Coordinator, his entire staff and all the attendees. Thankfully, most everyone was flexible enough to pivot at the last minute so that necessary adjustments could be made and everyone could participate and contribute to the degree that COVID-19 rules would allow.

The very first Feast I observed

was in Squaw Valley, California, in 1966. What a wonderful experience that was! Several thousand of God’s people from the United States and Canada assembled twice a day in chilly and drafty Blyth arena. The setting in the magnificent mountains of Northern California was ideal for rehearsing what the world tomorrow was going to be like.



Squaw Valley, CA

*Photo by Earl Wilcox on Unsplash*

Since I was an Ambassador College student, I was assigned accommodations with fellow students in one of the dormitories in what had recently been an Olympic Village for Winter Olympic athletes. Privacy was minimal but potential for camaraderie was plentiful. Everything was so very new and so very exciting. I had an opportunity to serve as a bus boy in the cafeteria dining room open to brethren who had purchased meal tickets for this venue.

For that whole week, I vividly recall having only one hot meal, which came about when I caught

a public conveyance from Squaw Valley to a nearby town, perhaps Truckee. There I did a bit of touring and walked in to a diner and ordered a cheeseburger, fries and a milkshake. Perhaps because it was my only hot meal for the whole eight days, it tasted wonderful. That first Feast remains as my most memorable Feast.

Back to the Feast of Tabernacles 2021. Wherever it was for you, at home, at your local site or at a transfer site somewhere, I hope that if it wasn’t your best Feast ever, it was one of your best Feasts or nearly so. For my wife and me, our Feast experience in Midland was entered into a category we have never experienced before. At each Feast, we all have expectation of what the Feast is going to be like and this Feast in Midland far exceeded expectations for us mainly due to how hard many members worked together to make it special for others! We thank God for His profound blessing and the hard work of the Feast Coordinator, staff and all of our fellow attendees.

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# Feast Reports

## St. John's, NL Satellite Site

There were 18 who gathered at the Comfort Hotel, Airport Road, in St. John's, Newfoundland and Labrador for the Feast of Tabernacles. They received the daily webcast from Panama City Beach, Florida, and were also able to take in the Bible Study during the Feast.

All speaking and special music came from the Panama City Beach Feast site. Since the welcome video didn't start until 10:00 p.m. local time, they chose to have each family watch it in their individual "booths." Prior to that, they had a "meet and greet" format for the opening ser-

vice with snacks afterward.

The attendance for services ranged between 11 and 18. There were a number of activities, which included an afternoon of bowling, a seniors' meal, a Family Day social, and a meal together on the Eighth Day. All of the activities were well attended.

All COVID-19 guidelines mandated by the province, the hotel and other facilities used were followed.

Overall, the group didn't experience too much disruption because of the pandemic. Because the group was small and cooperative, all protocols were manageable: all



Restaurant Dining

*Photo provided by Ellsworth Stanley*

snacks were individually wrapped, proper sanitization utilized, people maintained distancing and wore masks.

More people could have been accommodated in the facility if more brethren had been aware of the group meeting in Newfoundland. The hope is that other family members and friends might be able to join the Newfoundlanders for the Feast once again in the future.

*Ellsworth Stanley*



Fellowship Time In the Meeting Hall

*Photo provided by Ellsworth Stanley*

## United News - Canada

**Managing Editor:** Anthony Wasilkoff

**Editorial Reviewers:** Robert Berendt, Kevin Ford, Jean Jantzen, David Palmer, Patrick Read, Denise Ward, Linda Wasilkoff and Dale van Zant

**Layout:** Paul Wasilkoff

**National Council:** Jeff Anderson, Larry DeLong, Michael Erickson, Jim Lucas, Dennis O'Neill, Cindy Ridi, Shel-

don Sitter, Lloyd Teetaert and Anthony Wasilkoff

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UCG - Canada  
P.O. Box 144, Station D  
Etobicoke, ON M9A 4X1  
[www.ucg.ca](http://www.ucg.ca)



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## Venise-en-Québec Satellite Site

Overall, the Feast of Tabernacles went smoothly in Venise-en-Québec with a great temperature (28C) and only a day and half of rain. There was a high attendance of 27 meeting in person.

the week included an adult Bible Study, Children's Day Olympics and group meals.

Attendees helped each other by making donations for food prep for the group meals and clothing donations.



Enjoying the Beautiful Weather

*Photo provided by Sylvie Morin*

Speaking was done by five individuals. Messages emphasized both aspects of the Feast: How to make the best of our temporary lives, and how we can look forward to our permanent, eternal life God is preparing for us.

We had a variety of special music arranged by Jean-Paul Gorisse from France. Unfortunately, we were unable to show the Welcome Video. Activities during

Since we were in a private domain with spacious common areas, private condos and great private outdoor spaces, COVID-19 did not impact the group.

There was a lot of fellowshiping, good participation and a spirit of helping and serving each other. We look forward to renewing this positive and uplifting experience.

*Bruno LeClerc*

## Midland, ON

The Feast of 2021 was the most unusual Feast of Tabernacles ever observed in Midland, Ontario. Because of sudden and unexpected Provincial legislation, Feast plans had to be revised significantly within two weeks of September 22. Prior to that date, vaccinated and unvaccinated people could

meet together in a hotel conference centre as long as they were masked and maintained proper distancing. However, after that date only vaccinated people were allowed to enter a hotel meeting space. Furthermore, a person would have to provide photo ID and proof of vaccination in order to be granted entry. Similarly, vaccinated and unvaccinated people could eat in a restaurant together until September 22. Thereafter, only vaccinated people would be permitted to enter a restaurant to eat a meal inside. Again, ID and proof of vaccination were required for entry to be granted.

This legislation was announced with only two weeks lead-time and created a nightmare of organizational and planning complications for virtually all Feast organisers and attendees. Events were cancelled and alternatives planned.



Hawaii In Midland

*Photo provided by Amy van Zant*



Singing Hymns In Unity

*Photo provided by Sylvie Morin*

The new Provincial legislation only allowed everyone to meet in person in Midland on the opening night and on the first day. Zoom services were provided for those who opted to stay home on those occasions. Thereafter, only vaccinated brethren could meet in person in the hotel ballroom while others watched online from



Baseball At A Local Park

*Photo provided by Amy van Zant*

hotel rooms or from other locations. Some arranged to watch as a small group. All messages were handled through a combination of in-person and on-line speaking via Zoom. This worked remarkably well although there was an occasional problem with bandwidth. Each church service was well prepared and well presented.

We had live piano accompaniment for hymns on the opening night and on the afternoon of the first Holy Day. We also had live piano offertory music on the first Holy Day. Thereafter, all music was MP3 sourced, except for the offertory music on the Eighth Day which was the UCG virtual choir singing the magnificent Hallelujah Chorus.

The welcome video from the Home Office and the webcast Sabbath sermon by Victor Kubik were well received. With only one child attending on-site, we did not have a Youth Education Program. Jim Lucas did, however, conduct a Teen Bible study in his hotel room which was a fine success.

During the week, strict protocols were followed to avoid an

outbreak of COVID-19. Everyone entering the main hall had a temperature check and filled out a questionnaire that included contact tracing information. A deacon from the Toronto congregation provided COVID-19 rapid tests for use onsite as needed. Several tests were utilized and all came back negative. To our knowledge nobody was affected by the virus during the Feast. There were only a handful of anointings.

This Feast was made possible because of a quick change of plans with many people working to plan and run last-minute outdoor activities that everyone could attend. The vaccinated offered to help those who were unvaccinated in any way needed. What initially seemed to be a “disaster” actually turned into a very inspiring and enjoyable Feast.

One fear was that the regulations that separated people into the “vaxed” and “unvaxed” categories might lead to a split in the group. That did not occur. Many of those attending had been unable to meet for church for months and were so happy to be together with others that they did whatever was

needed to make the Feast work. Many mentioned how inspiring it was to be able to be together as a group once again.

Activities during the week included a GPS rally and a trip to the local zoo. The teens had an outing at a local go-cart establishment.

The Family Day activity was a fitting finale for the Feast week. Although the forecast called for rain, the sun shone beautifully instead. Organizers planned a Hawaiian Aloha theme with food and décor to match. A total of 83 people showed up at a local park to participate enthusiastically in the meal, a softball game and related joyous fellowship.

Feast Coordinators all know that unexpected things occur during the Feast. This year certainly demonstrated that. It showed the need to remain flexible and positive. Once the Provincial regulations were announced, all the scheduled Feast activities had to be revamped. However, we learned that, while planning ahead is important, a group of motivated people can put together fine activities even on short notice.

*Patrick Read & Anthony Wasilkoff*

### **Saskatoon, SK Satellite Site**

This was the second year in a row that a satellite Feast site has been held in Saskatoon. This year we were blessed with summer-like weather for the entire Feast with sunshine and very warm temperatures each and every day.

Thirty-six Feast goers met in



person, which swelled to 42 on the high days. Additionally some who were unable to attend connected on Zoom. Those attending in person visited after services with those online, joining us as one large family.

The week was filled with activities including an inspirational film festival, a family day picnic and games social in the beautiful Diefenbaker Park, as well as a catered festival dinner featuring baron of beef, a myriad of salads, vegetables and of course desserts. There was enough left over that everyone was invited to dinner the following day after Sabbath services, and still there was food left over. It reminds one of the loaves and fishes! Those brave enough also signed up to go on a treasure hunt road rally. The rally brought much laughter and debate both during and after the event. This year no one got lost!

One of the members brought a large jigsaw puzzle that was set up at the back of the hall. It was a center of chattering voices and laughter, attracting both young and old, all sharing in the goal of finishing it before the Feast was over. Many also got together and went to the Berry Barn, a local attraction for walks in nature and great food in-



**Group Effort Solving A Puzzle**

*Photo provided by Maureen DeLong*

cluding Saskatoon pie.

As in the previous year, members generously contributed to three different local charities. It was a great opportunity to give back to the community.

One afternoon Larry DeLong held a deacons and elders meeting to discuss the challenges that are facing us as God's people in the coming year. There were 19 in attendance including 15 ordained individuals representing the four church areas that were attending the Saskatoon Feast site.

Each day of the Feast, there was very inspiring special music including a wide range of vocal solos, quartets and piano solos. This year's special music filled a unique place in everyone's heart, both soothing and lifting the spirit with very powerful spiritual messages.

We were blessed to have three elders sharing the sermon time, Lloyd Teetaert, Sheldon Sitter and Larry DeLong. Also, Lloyd Teetaert and Neil DeLong shared in giving the sermonettes. The messages were inspiring, giving us a clear picture of the Millennium

and Kingdom of God, focusing us on that great hope we have. The videos from Cincinnati and Mr. Kubik's sermon were also much appreciated.

Thank you to all who made this year's Feast so special.

*Larry DeLong*

## **Drumheller, AB**

The Feast in Drumheller went well. Members were blessed with great weather the whole time. There were very few anointings and no reports of anyone coming down with COVID-19. Five days before the Feast was to begin, the Alberta government introduced additional restrictions. For Houses of Worship, individuals were required to wear masks, social distance and the attendance could only be one-third capacity. We were able to rent a third section of the ballroom (which another group had cancelled) and this gave us 660 fire code capacity. One third of that was 220 – the approximate number registered. Our high attendance was 176.

We seated families in socially



**Mr. Teetaert Speaking**

*Photo provided by Maureen DeLong*

distanced cohort groups. These were assigned seats for the whole Feast. The facility also made outdoor space on the balcony available where people could take off their masks and drink coffee before and after services. We were not charged for that. Claudia Salomaa along with other volunteers handled the coffee service as well as the stage decorations.

We were blessed with a great variety of speakers and they did well. The services were webcasted and we also had Zoom phone connections.

Our AV crew did a commendable job! Hymns and scriptures were projected on three drop-down screens. We used the house speakers and data projectors, which worked well. Each day's service schedule was shown on TV monitors in the foyer and main entrance.



Posing With Drumheller Wildlife  
*Photo provided by Rainer Salomaa*



The Choir Singing Praises to God

*Photo provided by Rainer Salomaa*

For the first time, Tracey Jongerius coordinated the music. We were able to have quality special music each day as well as offertory music on the two Holy Days. For song services, we had a musical ensemble, plus various individuals singing into the microphone on stage. The children's choir, which was looked after by Kate Anderson, did a fantastic job! The technical crew videotaped it and made it available to the children's parents.

As usual, Susan Davis did a great job with festival youth instruction. They had projects which they worked on and shared with everyone afterwards.

We capitalized on some of the local attractions including the Tyrrell Museum, Atlas Coal Mine tour and Barney's Adventure Park. We also had a well-attended Variety Show looked after by Kevin Spahich. It lasted for about an hour and a half. It, plus all of the special music and sermons, are available to view on-line at: <https://www.ucgedmonton.org/>

ArchivedSermons.jsp.

The brethren were so happy to be able to go to an in-person Feast site. They donated generously to the Coffee and Family Helping Families funds.

This year was an old fashioned Feast with lots of fellowship and people who were happy to serve. Government restrictions requiring proof of vaccination in restaurants, or one-third capacity with outdoor dining, forced more families to entertain in their residences.

On the last day of the Feast, during announcements, it was mentioned that Rainer Salomaa has coordinated about 23 Feasts and it was time to step down and turn the reins over to a younger couple. He and his wife, Claudia, called Mike and Tonya Erickson onto the stage and the baton was passed on for them to begin coordinating the Feast in Drumheller in 2022. God blessed us there this year. We thank Him for that.

*Rainer Salomaa*



## Surrey, BC

Surrey was the place God put His name for 35 Feast-goers in British Columbia. It became a refuge for those affected when COVID-19 restrictions closed down their assigned Feast site in Osoyoos. Surrey will be remembered by those 35 as nothing less than simply delightful.

Surrey is a distinct municipal jurisdiction within the Greater Vancouver area, serving half a million residents and boasting some very picturesque Pacific coastline. It resides in a different health authority than Osoyoos, and did not have the same mandates that would have prevented brethren from singing during services and socializing outside of services – something impossible to ask of rejoicing brethren.

Surrey effectively became a regional site since this year, like last year, we were not joined by any international brethren. When Osoyoos had to be cancelled the site lost almost all the brethren from other parts of Canada. So



Enjoying An Afternoon At the Beach

*Photo provided by Dale Craniford*

with only one family from Ontario, we did as commanded – we rejoiced and we became a family unto ourselves.

Many enjoyed a game of mini-golf, a seaside lunch and fellowship, shopping and other personal sightseeing adventures. Additionally, many evening dinners and get-togethers were joyfully shared. Some, as well, housed together—making for many very close and long-lasting friendships in Christ.

This was the last occasion

that the brethren in Southern British Columbia would see John Elliott, their pastor for five and a half years, and his wife, Merrie. They had been stranded on the U.S. side of the border and separated from their flock since the pandemic began. Everyone was so thankful that border restrictions eased late in the summer enabling them to make their way around to see everyone one last time. John and Merrie were able to enjoy being together with the brethren at the beginning of the Feast just after the close of their pastoral service. John retired on September 15.

This is the second year that British Columbia has been seriously impacted for keeping the Feast of Tabernacles. Join with us in praying for a return, next year, to open and free travel and the ability to rejoice with brethren around the world, at every Feast site, in celebration of the glorious day our Lord dwells on earth and peace is finally established.

*Wayne Ward & David Palmer*



Joyful Brethren In the Meeting Hall

*Photo provided by Dale Craniford*

# 2021 Audit

For many people, budgeting is a dreaded task. But it is one that is very important for household finances. For the church, budgeting is equally important. Additionally, since a charity's income comes from money freely given, it is important to ensure that those funds are appropriately used. Thus, each year the United Church of God – Canada hires an outside firm to audit the books according to established and acceptable account-

ing standards. This report is then sent to the National Conference for their approval.

When United Church of God – Canada began, a determination was made to be transparent. Even though anyone can go online to check on any charity's finances, the church wrote the Bylaws to require that the annual audit of the church's finances be published and made available to all

congregations of UCG-Canada. Originally hard copies were made available for all congregations. More recently, the report is published in the *United News Canada*. However, if you are a person who enjoys carefully going through financial statements and would like to see the complete printed version of the report, please contact your local pastor who would be able to obtain a copy for you to see.

## UNITED CHURCH OF GOD - CANADA Statement of Operations and Changes in Fund Balances

For the year Ended March 31st, 2021

	Operating Fund	Festival Fund	Assistance Fund	Building Fund	Other Funds	2021	2020
<b>Revenue</b>							
Tithes and offerings	\$1,739,187	\$ 12,542	\$ 13,917	\$ -	\$ -	\$1,765,646	\$1,580,851
Interest income	3,925	-	-	-	-	3,925	8,425
Government assistance - (Note 6)	29,517	-	-	-	-	29,517	-
	<u>1,772,629</u>	<u>12,542</u>	<u>13,917</u>	<u>-</u>	<u>-</u>	<u>1,799,088</u>	<u>1,589,276</u>
<b>Expenditure</b>							
Salaries and benefits	918,725	-	-	-	-	918,725	797,652
Travel	41,405	-	-	-	-	41,405	115,491
Festival costs	-	30,465	-	-	-	30,465	18,830
National conferences	211	-	-	-	-	211	6,203
Office and general	155,621	-	-	-	-	155,621	131,687
Insurance	22,147	-	-	-	-	22,147	20,620
Telephone	7,458	-	-	-	-	7,458	10,057
Advertising	153,123	-	-	-	-	153,123	150,204
Professional fees	10,134	-	-	-	-	10,134	6,683
Hall rentals	92,369	-	-	-	-	92,369	163,783
Church supplies	13,961	-	-	-	-	13,961	11,142
Tape duplication	265	-	-	-	-	265	1,123
Rent	46,542	-	-	-	-	46,542	46,811
Equipment rental	14,871	-	-	-	-	14,871	12,658
Assistance	-	-	9,233	-	-	9,233	20,487
Bank and interest charges	1,609	-	-	-	-	1,609	2,627
Exchange loss	2,098	-	-	-	-	2,098	-
Loss on disposal of capital asset	-	-	-	-	-	-	595
Amortization - (Notes 2(b) and 3)	4,497	-	-	-	-	4,497	3,243
	<u>1,485,036</u>	<u>30,465</u>	<u>9,233</u>	<u>-</u>	<u>-</u>	<u>1,524,734</u>	<u>1,519,896</u>
<b>Revenue over Expenditure for the Year</b>	287,593	(17,923)	4,684	-	-	274,354	69,380
Fund balance at beginning of year	1,403,131	42,982	66,884	38,607	1,898	1,553,502	1,484,122
<b>Fund Balance at End of Year</b>	<u>\$1,690,724</u>	<u>\$ 25,059</u>	<u>\$ 71,568</u>	<u>\$ 38,607</u>	<u>\$ 1,898</u>	<u>\$1,827,856</u>	<u>\$1,553,502</u>



# UNITED CHURCH OF GOD - CANADA

## Statement of Financial Position

As at March 31st, 2021

	2021	2020
<b>Assets</b>		
<b>Current Assets</b>	<b>\$ 1,458,262</b>	<b>\$1,308,724</b>
Cash and cash equivalents	306,003	200,000
Term deposit	17,376	-
Amounts receivable	18,621	34,929
Harmonized sales tax recoverable	7,554	8,530
Supplies inventory	35,859	42,246
Prepaid expenses and deposits	1,843,675	1,594,429
	<u>16,339</u>	<u>15,233</u>
<b>Capital Assets - (Note 3)</b>	<b>\$ 1,860,014</b>	<b>\$1,609,662</b>
<b>Liabilities and Fund Balance</b>		
<b>Current Liabilities</b>	<b>\$ 32,158</b>	<b>\$ 56,160</b>
Accounts payable and accrued liabilities	32,158	56,160
<b>Total Liabilities</b>	<b>1,827,856</b>	<b>1,553,502</b>
<b>Fund Balance</b>	<b>\$ 1,860,014</b>	<b>\$ 1,609,662</b>

	2021	2020
(a) Operating activities		
(b) Investing activities		
<b>Increase in Cash</b>	<b>\$ 261,145</b>	<b>\$ 56,510</b>
<b>Cash, beginning of year</b>	<b>(111,607)</b>	<b>(32,459)</b>
	<u>149,538</u>	<u>24,051</u>
<b>Cash, End of Year</b>	<b>1,308,724</b>	<b>1,284,672</b>
	<u>\$1,458,262</u>	<u>\$1,308,724</u>
<b>(a) Operating Activities</b>		
Excess of revenues over expenses	\$ 274,354	\$ 69,380
Amortization of capital assets	4,497	3,243
Loss on disposal of assets	-	595
Change in non-cash working capital	(17,706)	(16,708)
Cash from operations	<u>\$ 261,145</u>	<u>\$ 56,510</u>
<b>(b) Investing Activities</b>		
Proceeds from sale of (purchase of) investments	\$ (106,003)	\$ (23,236)
Purchase of other assets	(5,604)	(9,223)
	<u>\$ (111,607)</u>	<u>\$ (32,459)</u>

## INDEPENDENT AUDITORS' REPORT

To the Members of United Church of God - Canada:

### Opinion

We have audited the accompanying financial statements of United Church of God - Canada, which comprise the statement of financial position as at March 31st, 2021, and the statements of operations and changes in fund balances, and changes in cash flows for the year then ended, and notes to the financial statements including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of United Church of God - Canada as at March 31, 2021, and the results of its operations changes in fund balances, and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

### Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of United Church of God - Canada in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion

### Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing United Church of God - Canada's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate United Church of God - Canada or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing United Church of God - Canada's financial reporting process.



## Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of United Church of God - Canada's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on United Church of God - Canada's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause United Church of God - Canada to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

July 15th, 2021  
North York, Ontario



CHARTERED PROFESSIONAL ACCOUNTANTS  
(Licensed Public Accountants)

# News From Across Canada

## Elliott Retirement

For the members in Southern British Columbia, the news this September was almost unbelievable – John and Merrie Elliott were actually in Canada. It seems like an odd thing to make a big deal about. But, since the beginning of the pandemic in North America in the beginning of 2020, Mr. Elliott was effectively exiled from his congregations. Due to COVID-19 restrictions, non-essential travel into Canada was prohibited. So he was left to tend to his flock from the U.S. side of the border.

It seems like that's the way things are going – working remotely. But for a pastor to not to be in close direct contact with the brethren is a difficult thing. Because a pastor needs and desires to attend to the flock, he knows personal interaction is vital. But Mr. Elliott took it in stride and never dropped the ball. He was careful to see that all the Canadian brethren had access to his preaching via webcast from either his home or from the church venue in the state of Washington. He was steadily involved in giving direction and guidance where needed as well as providing counsel for any requesting it.

As the pandemic surged into its second wave in the autumn of 2020, and as John's retirement was

drawing closer, the possibility became evident he may not be able to see any of the brethren again in person. It became apparent the wheel needed to start turning to get someone in place to prepare to take over. Mr. Elliott has been a strong promoter of mentorship as a means of preparing men for the role of pastor. Wayne Ward, from Edmonton at the time, was asked to relocate to Kelowna and serve under him to learn and prepare to take on the responsibility of the congregations.



Even as that began, John and Merrie prayerfully held out hope they could yet spend a few remaining months in Canada to pastor Southern British Columbia and mentor Wayne personally. So, they sold their home, packed up the RV and set off for the Great White North expecting they could enter as essential workers. But God did not intervene in this case as they were declined once again from entering Canada by border authorities.

So plans changed. In the remaining months of John's ministry, instead of going north, they made their way south to California then eastward, eventually deciding to settle near their daughter, RaeAnn, and family in Oklahoma -- a kind of American frontier story in reverse. All the while, John continued delivering Sabbath messages and Bible studies from the passenger seat/podium of their RV and coaching Wayne through various instruction sessions from wherever they could park to get good internet. John was very steadfast to the cause that pastoral care should not be broken in the region, and so he mentored Wayne diligently as the assistant pastor. And in biblical fashion, the more Wayne increased the more John decreased. And Wayne testifies: "It was a smooth and seamless hand-off to a role I felt right at home at, because I was already doing the things I needed to be doing as pastor."

But then the day came when everyone in Southern British Columbia received the email with the subject line reading "In Canada!" and then...

"Thank you for your concern and prayers for our entry into Canada to visit our British Columbia congregations and attend the Feast of Tabernacles at our satellite site in Vancouver. Merrie and I were able to suc-



cessfully cross the border this morning and are now headed to be with the congregation at Kelowna for services tomorrow.

Happy Feast to all,

-John and Merrie”

What a delight for everyone to finally read that. In August, some border restrictions were lifted, so they were determined to try again. And they did it! John and Merrie finally made one last short tour through Southern British Columbia this past September. Starting in Kelowna, John officially handed the reins to Wayne announcing he was now the pastor of Southern British Columbia. Then they made their way back through Victoria and then to Vancouver for the Feast. At every visit they received a joyous welcome. Everyone was thrilled to see them again in person. But of course then we all felt that mix of sadness knowing this would also be their farewell.

John and Merrie Elliott, we thank you for your service to Canada and to Southern British Columbia. Your dedication and your heart for God's people, shown in your service here and throughout the world, have been, in every way, exemplary. And for that, we are very grateful to have been a part of it. We hope they enjoy their retirement years.

During the Feast, David Palmer presented a going-away gift to the Elliotts on behalf of United Church of God - Canada.

*Wayne Ward*



Daniel Berendt, Martin Jongerius,  
Michael Erickson & Robert Berendt  
*Photo by Tracy Nyhus??*

### **Edmonton Ordination**

Martin Jongerius was born in Utrecht, the Netherlands, in 1967, and is the youngest of six children. He grew up playing soccer and biking around his hometown. His father was in the business of selling vegetables grown on the family plot from a cart he took around town, similar to what his dad and grandfather did. Martin emigrated to Canada in 1988 and attended the University of Alberta in Edmonton to study computer engineering. He met his wife, Tracey, in 1996 at work and subsequently began attending church services.

Martin began working with the audio-visual at church services almost immediately. He was baptized before the Feast in 1999. He set up the ucgedmonton website in 2000. At the time, he was recording services and sending out DVDs by request. He then began cybercasting services in Edmonton, which he continues to do.

Martin is always available to help the brethren with technical

difficulties and has set up computers for people to watch the cybercast. He has also run sound for the Feast and posts sermons and articles for the brethren both locally and afar.

Martin and Tracey have four grown children and one grandchild. They first took their children to Mt Robson in 2006 when his brother visited from the Netherlands. Later, Martin set up the annual white-water rafting trip for the Edmonton congregation, and many families have enjoyed this camping and rafting adventure.

Martin was ordained a deacon by Michael Erickson, Robert Berendt, and Dan Berendt on the Feast of Trumpets, 2021 in Edmonton.

*Tracy Nyhus*

### **Toronto Special Sabbath**

The Toronto congregation has been meeting via Zoom conferencing since November 2020. It has worked well overall with the majority of members able to connect regularly. Nearly every week there has been a focused fellowship time following the service when members can discuss the messages and ask relevant questions.

While we really appreciated the ability to hold online services, and in some ways the fellowship was more focused and inspiring than during in-person services, there was still something missing.

On October 23, the congregation had an opportunity to once again have in-person services! While only a fraction of the whole group was present, excitement per-



Anthony Wasilkoff, Gaetan St-Denis and Denise Ward

*Photo by Amy van Zant*

meated the air as people saw each other face-to-face for the first time in a while. Proper protocol was followed with sanitizing, masks and no handshaking or hugging. Still, it was wonderful to be together. One forgets how much more inspiring singing hymns is when God's people are doing so together in the same room.

That particular Sabbath was also the last Sabbath before Denise (Masse) Ward moved to British Columbia. In order to have a small going-away occasion for her, those present at services were invited to the National Office. Pre-packaged individual goodie bowls were made up in advance and arranged on a table decorated in red and gold. Everyone was welcomed by a tailor-made sign bidding Denise a fond farewell. Disinfectant was provided for all who entered the office. Chairs had been placed strategically around the office perimeter to allow for appropriate social distancing.

In a year when we rarely saw each other and Denise could only have a limited number of people at

her wedding, we were very happy to be able to not only have in-person services, but to also collectively wish Denise all the best in her new life.

*Linda Wasilkoff*

### **Teresa Connors Obituary**

Teresa "Terry" Anne Connors, member of Lloydminster, Saskatchewan, was born on January 25, 1949. She died October 22, 2021. Terry was the beloved spouse of Jim Connors. Jim and Terry grew up together and were married



Teresa Connors

*Photo provided by Sean Connors*

in the spring of 1988.

Terry was a faithful member of God's Church for many years and had been ordained a deaconess. After Terry had a stroke on December 31, 2004, she served a bit less, but Terry made a good recovery with the help of God's healing powers and determination on her part. She and her husband, Jim, attended the North Battleford congregation.

Terry is survived by her husband; her parents, Burton and Clara Bodie; her son, Sean (Andrea), their son, Riley, and daughter, Angie, and Angie's daughter, Tara; brothers-in-law Robert (Carol) Connors and Calvin (Laura) Connors; as well as nephews, nieces and their families.

Terry was predeceased by her brothers Jack and Rob, her father-in-law and mother-in-law, Clarence and Mary Connors.

*Adeline Sanoy*

### **Julie Molnar Obituary**

Julie Marie Sekura was born on Monday, July 17, 1944, to Katie and Mike Sekura. She was the youngest of four children: Teresa, Mary (still living) and Mike. She died on September 21, 2021, at age 77 of cancer.

She was married in 1962 when she was 18 to Lesley Molnar and gave birth to four children: Julie in 1963, Leslie in 1965, Gary in 1966 and Jimmy in 1968.

She is survived by Leslie and Gary, nine grandchildren and two great-grandchildren. The Molnars





Julie Mulnar  
Photo by Rainer Salomaa

still have a farm in Tabor, Alberta.

Julie came into the church in 1977. She was ordained a deaconess in Calgary on the first Day of Unleavened Bread in 2017 by Rainer Salomaa.

Julie faithfully served the brethren for many years. She was usually one of the first ones to arrive and among the last to leave our church facility each week.

For recreation, Julie enjoyed writing poetry and crocheting.

There was a very touching article in our publication Breaking Free about losing her son, Jimmy.

*Rainer Salomaa & Murielle Sey*

### Lloyd Syvret Obituary

Lloyd Syvret passed away in the arms of his loving wife Carol in the Midland, Ontario, hospital at 7:40 a.m. on September 18, 2021, at the age of 87. He is survived by one brother (George in Muskoka) and a sister (Joan Robb in California). He has three sons: Jeffrey (Lisa),

Richard (Anita), Mark (Keri), his daughter Cathy Ridd (John) and nine grandchildren (Jeffrey Jr, Megan, Britney, Chelsey, Breanne, Kaylyn, Faith, Anna, Katie) and two great-grandchildren. He was pre-deceased by his first wife, the mother of his children, Catherine Jonsson in August of 2001 in Winnipeg, Manitoba.

Lloyd was born in South Porcupine, a Northern Ontario mining town, on December 9, 1933. He was the middle of nine children born to the Syvret family. In 1947 when Lloyd was 14 years old, his father, Edward Philip Syvret, and his mother, Catherine "Oral" (Doran) Syvret, did not want their six boys working in the mines and decided to move to a farm in Germania Lake area of Muskoka, Ontario. It was there 72 years ago that Lloyd met his future wife, Carol Ann Wilson, in Gravenhurst. Fifty years later, Lloyd and Carol were married on March 2, 2002, in Antigua, British West Indies.

For most of his life, Lloyd worked with heavy equipment in the construction industry and as a high tower crane operator. Before

retiring, he worked for the government, mainly with Indigenous children, training them for job opportunities, and later maintaining and repairing youth homes for troubled teenagers in the Winnipeg area.

During their 46-year marriage, Lloyd and Catherine opened their home to upwards of 75 foster children. Early in 1959 Lloyd and Catherine and their two oldest boys, moved to Los Angeles, California. He worked during the day and took a second lunch with him so that he could attend night school at college. It was during his evening dinner break while eating in his car, that he heard the booming voice of Herbert Armstrong come over the radio. He then started attending the Worldwide Church of God in Pasadena, California, and he was baptized in February of 1960.

In 1969 Lloyd and Catherine and their three boys, moved back to Canada and continued attending the Worldwide Church of God until it split into smaller organizations. He then started attending the United Church of God in Winnipeg, Manitoba.

During the last four years while living in Penetanguishene, Ontario, Lloyd and Carol were both ordained Deacon and Deaconess in the Barrie, Ontario, congregation. Lloyd stayed a faithful Sabbath keeper for 62 years until his death.

Following his cremation, he was interred in Mickle Cemetery's Columbarium Wall, in Gravenhurst, Ontario.



Lloyd Syvret  
Photo by Mariana Simons

*Carol Syvret*

# 2021 National Conference Meeting

By Edwin van Pelt

On September 12, the National Conference met for its annual general meeting (AGM). The Conference consists of all elders and all National Council members. The meeting is required by our corporate bylaws as well as the Canada Not For Profit Corporations Act, a law the federal government enacted several years ago.

Most members of the Conference and several spouses were in attendance at the meeting. As was the case last year, this year's meeting was virtual using the Zoom videoconferencing platform. It commenced at 12:00 noon (Eastern) with Dr. Daniel Berendt giving the opening prayer.

National Council Chair, Lloyd Teetaert, provided some introductory comments. He reminded us to count our blessings continually as we navigate the interesting times we are living in. God always provides the tools we need to deal with life's situations.

Anthony Wasilkoff addressed the Conference with his Director of Operations report. He mentioned that Victor Kubik, President of the United Church of God, an International Association, had written a letter to *Beyond Today* magazine subscribers in the United States asking the question: "What is your hope for the coming year?" About 1,400 hand-written notes were received, many more than were expected. The consensus of the responders was one of having "only a tiny glimmer of hope" for the future. We live in

a world with very little hope humanly speaking. Ephesians 2:11 tells us to "Therefore remember...". This is why we keep God's annual Holy Days. Enshrined within the Gospel is an element of hope. The Cape of Good Hope was originally known as the Cape of Storms.

Paul Wasilkoff gave a Media Report. He mentioned who is on the Media Team. Graphics were shown indicating a number of facts and trends from our three primary websites: [ucg.ca](http://ucg.ca), [BeyondToday.ca](http://BeyondToday.ca) and [PourL'Avenir.ca](http://PourL'Avenir.ca). The number of viewers and the number of page views of each website were displayed. Downloads are done from Russia, USA, UK, Germany, France, Netherlands, Singapore, Sweden and Canada. PDF is the most popular download format. There is a correlation between provincial population and the number of literature downloads and requests. The most popular publication downloads were given and at the top of the list was *Angels: God's Messengers and Spiritual Army*.

We use the American Standard Version of the Bible on our websites. The most requested Scripture for Canada was 2 Timothy 1:7 and for all other countries it was Mark 1:32. A new page called Bible Personalities is being created for the [ucg.ca](http://ucg.ca) website. Currently about 15-20 are complete and are based on the Profiles of Faith series that were published in *The Good News* magazine. The short summaries are linked to the articles for further reading.

Ministerial Services chair, Rainer Salomaa, provided an update on Feast of Tabernacles. There were 227 registered for Drumheller with some transferring from the previously closed Osoyoos site. Midland was most likely going to be a virtual site. Several satellite sites were planned for this year as well, including Saskatoon, Surrey (partly replacing Osoyoos), Venise-en-Québec and St. John's. A virtual meeting with elders across Canada was scheduled for October 4. The ordination process has been updated. In 2022 there are plans to conduct regional ministerial conferences for Western Canada and Eastern Canada. After several years of faithful service pastoring congregations in British Columbia, John and Merrie Elliott retired in September, 2021.

Treasurer Bill Dimovski reported on our financial audit for the 2020-2021 fiscal year. Our auditor was pleased with the processes and procedures we have in place to manage our funds. Mr. Dimovski noted that our income is steady and our expenses are down, primarily due to holding virtual Sabbath services during the pandemic. The planned Ministerial Conference this year was also virtual. The budget preparation process for 2022-2023 will commence shortly. Future retirements of pastors will make the process more challenging than ever. The planned resumption of in-person Sabbath services and Feast of Tabernacles sites will also impact the budget.



Mr. Teetaert gave the Chairman's Address. A recent article was published showing that China is promoting men to be more masculine. Our society is reversing roles: women are encouraged to be more masculine and men are encouraged to be more effeminate. Governments are trying to legislate morality. In doing so they are overlooking one major factor – God is left out of the picture. We must change from the inside out, not the outside in. We are called to be teachers. Exodus 27:20 was cited. Jesus Christ is still in charge.

When COVID-19 hit we didn't know what to do. The church believes vaccination is a personal choice; that choice must be respected by one another. Vaccination should not divide the church.

It is not a matter of salvation. We need to work with each other and build up one another. The late media personality, Larry King, was promoting buying products made in the U.S. Someone asked him where his shirt was made. The response was "in the U.S. and I had to go to a lot of stores to find it." Philippians 2:9 was read. Let's not be selfish or try to impress others. The brethren have done their part. Let's keep the fire burning. Satan is trying to divide us. We must be certain that the "I" in "united" is on the correct side of the "t". If not, then the word becomes "untied".

Following the reports, several items of business were conducted. First, the date for the next AGM was approved by general consent; the meeting will be held Sunday,

September 11, 2022.

The National Conference approved, by general consent, three elders to sit on the National Council for three-year terms. Selected were Larry DeLong, Dennis O'Neill and Anthony Wasilkoff. Mr. O'Neill replaces Paul Wasilkoff, who still serves on the Council of Elders.

A resolution was presented for the appointment of an audit firm. By general consent, the resolution to retain Marsh Goulding Chartered Accountants for next year's annual financial audit was approved.

Following the closing prayer by Warren Poffenroth, the meeting was concluded at 1:43 p.m. (EDT).

## National Council Meeting

*By Linda Wasilkoff*

The National Council met on Sunday, September 12, following the Annual National Conference meeting. All members were online including new Council member, Dennis O'Neill. Paul Wasilkoff was online long enough for the Council to thank him for his service on the Council as his three-year term concluded.

As is the norm, the first item of business was to adopt the minutes of the previous meeting. The Council then reviewed and approved the T3010 and related government forms that the church must file. This was followed by a review of the cost of the annual audit and formally approving an

estimated reimbursement amount for next year.

Michael Erickson presented the proposed 2022-2023 Strategic Plan which the Council approved to be presented to the National Conference next March for their approval.

New Council member, Dennis O'Neill was asked to give an impromptu Ice Breaker. This was followed by a discussion about realignment of committees. It was determined that everyone would continue serving on the committee to which they were previously assigned. Dennis O'Neill was assigned to take the seat vacated by Paul Wasilkoff.

Additionally, Dennis will also serve as a member of the Compensation Committee.

The next Council meeting was set for December 6. It will be a virtual meeting.

Following the regular meeting, Council moved into an Executive session to discuss the appointment of a Corporate Secretary since Linda Wasilkoff tendered her resignation effective September 30, 2021. After deliberation and a secret ballot, Edwin van Pelt was appointed as new Corporate Secretary. Linda will continue as the Parliamentarian and will be an advisor to Ed.

## ***“Giving” from page 20.***

ily to assist in providing knowledge of planned giving methods. Below are the five most common “Planned Giving” methods for Canadians.

### **Gift Bequests Through Wills**

Whether one is considering planned giving or not, a Will is an important asset to you and your loved ones. A Will is the cornerstone of any estate planning and it is the last communication you will have with your family and a final opportunity to reaffirm your priorities and values to them.

As well as providing for your family, a Will is an excellent gift instrument and can be used to leave a legacy to the church or other favorite charities. You can designate a specific asset or group of assets, a specified amount, or a percentage of your assets in your Will to the United Church of God - Canada; a good man leaves an inheritance to his grandchildren (Proverbs 13:22).

Without estate or tax planning in your Will, there is a possibility that the government could become a major beneficiary of your estate. A significant tax event occurs when a person who is single dies or if the remaining spouse passes. In most circumstances, tax sheltered funds - such as pensions and Registered Retirement Savings Plans - cannot be rolled over to anyone else. They must be taken into income and taxes have to be paid.

Charitable donations can offset those taxes to varying degrees. It is wise to consider how you

might offset some of the tax implications when your whole estate is liquidated.

Remember the overriding Biblical principle: “So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.” When preparing a Will, or doing other estate planning, it is important to seek legal and competent financial advice (Proverbs 1:5).

### **Gifts of Appreciated Securities**

You can donate almost any kind of property in many different ways. The most significant tax benefits will be available if you donate stocks, mutual funds and bonds directly to a registered charity. You will receive a tax receipt for the market value of your donated assets, and also avoid paying capital gains taxes – giving you a double benefit.

Giving appreciated securities directly to UCG - Canada could, in fact, be more beneficial in terms of taxes than giving cash.

If you donate listed securities, such as stocks, bonds, and mutual funds directly to UCG - Canada, you do not pay capital gains tax. However, when securities are cashed in, 50 percent of the appreciated capital gain is added into income and then is taxable.

After paying the taxes, the amount of your gift to a charity is reduced and, therefore, the amount of the donation receipt is reduced, decreasing your charitable donations tax credit as well.

By having your broker transfer the securities directly to UCG

- Canada you give a larger gift, pay no tax on the capital gain and receive a larger donation receipt which generates a larger tax credit.

### **Gifts Through RRSPs**

The tax advantage of a Registered Retirement Savings Plan (RRSP) generates significant benefits during a person’s lifetime. Prior to retirement, funds invested in registered plans are tax deductible and then these funds grow in the tax deferred plan. Eventually the retirement funds must be taken into income and tax has to be paid. How might you reduce these taxes?

The ultimate benefit of a RRSP is that once you retire and need to withdraw these funds you will most likely be in a lower tax bracket since you will be living off of a reduced income.

However, you may find during your lifetime that you are in a financial position to donate a portion of these funds to charity and offset the tax implications with a charitable donation receipt. Everyone’s situation will vary, and you should be sure to consult your financial advisor about your individual needs and any tax ramifications.

### **In Instances of an Untimely Death**

If a married person dies, the tax sheltered funds of an RRSP can be rolled over, tax free, to the surviving spouse. If the person is single, or the remaining spouse also dies, a significant tax occurs. Those funds that have been tax sheltered are now brought into the estate and are considered in-



come, with all other income, and taxes are due on the cumulative amount.

You can offset taxes if the funds, or portions thereof, are given in your will to a charitable organization. The donation receipt generates a tax credit that can, in most cases, offset the tax owing on the RRSPs.

Another option is making UCG - Canada the final beneficiary on a RRSP, Registered Retirement Income Fund (RRIF), or other registered pension plan. The gift bypasses the probate process and estate administrative costs are reduced. Again, the donation receipt can offset taxes owing on these funds.

### **Gifts Through Life Insurance Policies**

Life Insurance is an excellent estate planning tool and it can be used to create a significant gift to United Church of God - Canada.

You can purchase a new policy, name UCG - Canada as the owner and the beneficiary, and maintain the policy by paying the premiums and receive a donation receipt for the premiums paid annually. At your passing, the life insurance proceeds would become a significant gift to the work of the church.

You can also name the UCG - Canada as a beneficiary or co-beneficiary of a new policy or any existing policy. As children age and leave home, many may find they are now holding life insurance policies with low premiums that will more than adequately cover our final financial commitments and leave an inheritance to

loved ones. Should you name the church as a co-beneficiary of your existing policy then, at your passing, the designated life insured amount would go to the church as a gift and your estate would receive a charitable donation receipt to be used as a tax credit on your terminal return.

### **Gifts of Real Estate**

Property is often the largest asset that is more commonly given to charities in Canada, but is not easily liquidated. However, with proper planning it can be donated to UCG -Canada, resulting in significant tax benefits and a generous gift to the church.

When sold, property, other than your principal residence, is subject to capital gains tax, as half of the appreciated value or capital gains has to be declared as income. This gain is then taxed at your marginal tax rate. But if that property - residential, commercial or undeveloped real estate - is given to any registered charity, you would receive a charitable donation receipt equal to the appraised fair market value of your property. That donation receipt can be used as a tax credit, which should exceed the capital gains tax on that property, and help to offset other taxes as well.

If the gift is your personal residence, there would be no capital gains tax, and the tax credit generated would offset other taxes.

The one noteworthy attribute of a true Christian is the absence of anxiety over the acquiring and perhaps even the loss of things, for their treasure is laid up in heaven (Matthew 6:20-21).


God created all things (Genesis 1:1), owns all things (Haggai 2:8). We are to be wise managers or stewards of the resources with which we are blessed (1 Corinthians 4:1-2 NLT).

One should always consult a competent Financial Advisor regarding each of these Planned Giving Methods and seek Legal Counsel in regards to Wills and Estate Planning (Proverbs 1:5).

Each of these options needs careful attention and prayerful consideration. The Biblical principle in giving is, and always must be, as one purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. Be grateful and remember from whom income and wealth really come from (Deuteronomy 9:18).

Humanity has been made in the image of a gracious and generous God. We give out of gratitude for what we have received. Our generosity can then be a blessing and a benefit to others (Genesis 12:2-3).

Legal, tax and financial requirements and laws change. Although care has been taken to ensure the accuracy of the information provided, one should always consult a competent Financial and Tax Advisor regarding each of these Planned Giving Methods and always seek Legal Counsel in regards to the preparation of Wills and any other Estate Planning (Proverbs 1:5).

With careful planning and forethought, our desire to give to God's work can be carried out in a manner that truly "excels in the grace of giving." 

# Planned Giving

*By Michael Erickson*

Throughout our lives, there is a need to reflect and to make financial plans including estate planning. Much of how we live and the decisions we make is affected by the economy, our knowledge and the resources we have available at various stages in our lives. There are many Biblical financial principles revealed in scripture. Please understand that this article is intended to cover Planned Giving. Due to constraints of space it cannot encompass all financial principles.

In an effort to ensure scriptural accuracy and balance within the constraints of an article many Biblical principles, although not fully expounded, are contained within the referenced scriptures, which must be read to more completely understand the full intent of this article.

The foundation of personal financial management and planning is that God is in control and everything belongs to Him (Haggai 2:8; Psalms 50:10; 37:21). His primary interest is how each individual glorifies Him in all that they have and all they do (Luke 16:10-12).

## **Our Instilled Need to Give**

Throughout the Bible, we find many instructions on giving back to God. Giving and other financial principles are used to amplify spiritual concepts in ways we would not otherwise understand. It is interesting to note that Jesus spoke directly about money and ownership in 27 of His 43 parables.

Jesus Christ wants us to use our resources, including monetary resources, for good. He teaches us to guard our attitudes toward money and its significant power in our lives.

Many charities are formed because people realize that giving to those in need has a blessing (or personal satisfaction) attached to it. As we see in Luke 6:38, through God, the blessing comes full circle.

As in all financial planning, planned giving balances your current and future needs with the opportunity to greatly assist God's work. It would not be prudent, nor is it God's will, to give to the extent that you become a burden to others. There will come a time, though, when the blessings God has given you can be released to be shared with others.

As one considers this topic, Paul's following instructions are especially applicable:

"But just as you excel in everything- in faith, in speech, in knowledge, in complete earnestness and in your love for us -see that you also excel in this grace of giving" (2 Corinthians 8:7, NIV).

"Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share" (1 Timothy 6:17 NKJV).

The United Church of God – Canada relies upon the donations of its members, co-workers and donors to be able to fulfill its mission to preach the gospel and prepare a people. Again God's word provides overriding principles regarding this topic:

"But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work" (2 Corinthians 9:6-8 NKJV).

Financial Planning is allocating your financial resources among various alternatives. Stewardship for Christians is defined as the use of God-given resources for the accomplishment of God-given goals.

Christians are encouraged to hold every possession carefully as a testimony to all in the world. The amount of material goods, whether great or small, never distinguishes a believer from an unbeliever. However, how we view, handle and use our resources including our monetary resources does reveal our heart (Matthew 25:21-28).

To excel in anything including "the grace of giving" requires desire, knowledge and ability. This article has been written primarily

*See "Giving" on page 18.*

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