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LEAVE A LEGACY™
 Make a Difference in the Lives that Follow


A PROGRAM OF THE CANADIAN ASSOCIATION OF GIFT PLANNERS

MAY IS LEAVE A LEGACY™ MONTH



A BETTER WORLD THROUGH STRATEGIC GIVING

LEAVE A LEGACY™ is a national, community-based public awareness campaign that encourages people to leave a gift through their will or another planned giving vehicle to a charity that is meaningful to them. Supporters of local LEAVE A LEGACY™ programs include charitable organizations, professional estate and financial organizations, financial institutions, community foundations, other local funders and the media.

Message from the Chair, LEAVE A LEGACY™ Greater Vancouver

Welcome to our LEAVE A LEGACY™ Supplement and happy Leave a Legacy Month!

Over the last several years, LEAVE A LEGACY™ has worked with charitable partners and professional advisors in our community to share stories that we hope you find educational and inspirational. Our message is simple: Your generosity can make a transformational impact today and in the future, and thoughtful planning will benefit not only your favourite causes but also your finances. Our focus continues to be legacy giving, a form of generosity that can outlive the giver.

Let me take that thought one step further and suggest that while I use the word generosity, what we are really talking about is love. The word philanthropy comes from the ancient Greek language and translates as “the love of humanity.” And the word charity is built around the notion of “a generous or compassionate form of love.”

With so many problems in the world, and so many worthy causes, it can often be overwhelming as we consider how we can make an impact. Going back to the word love, I invite you to consider what it is you love most in the world and think about how you can channel that love as a way to create the positive change you wish to see.

Once you have identified your interests, look for the organizations that are working in those areas, talk to them about their vision and learn how they're addressing specific needs. In these pages, you will read stories of donors who have supported some of these organizations. See what resonates with you. Our hope is that the articles in this supplement are a source of information and also inspiration. This



is your love in action.

Speak with your loved ones and tell them why this matters to you. Reach out to your financial and legal advisors to learn more about the charitable strategies you read about here and ask for their advice on what might work best for you. We give from the heart, but with the help of professional advisors, we can also give in the most effective way possible.

Once you have connected with organizations working in your area of interest, be sure to stay in touch with them to continue learning about their activities and the impact they are having. And don't forget to review your charitable strategy from time to time to adjust it to any changes in your life.

We hope you'll enjoy this year's selection of stories that showcase the power of legacy giving. More resources are available on the LEAVE A LEGACY™ Vancouver website: www.LeaveALegacyVancouver.com

Mike Todd
 Chair, LEAVE A LEGACY™ Greater Vancouver
 Director, Charitable Investment Programs, Charitable Impact

“Your generosity can make a transformational impact today and in the future, and thoughtful planning will benefit not only your favourite causes but also your finances.”

MIKE TODD

“I have been fundraising for over thirty years. And every day, I am inspired by the thoughtful generosity of ordinary British Columbians.”

JANE WESTHEUSER

On behalf of the Greater Vancouver Chapter of the Canadian Association of Gift Planners (CAGP), I am so pleased to share the Spring 2019 edition of the LEAVE A LEGACY™ planned giving supplement with you.

For years, readers like you have enjoyed learning about people who have considered the mark they would like to leave on this planet, people who have left a legacy – through their volunteer work and through their philanthropic donations, both today and tomorrow.

I invite you to sit down and enjoy the stories between the covers of A Better World through Strategic Giving. You'll find stories about people like you and me: stories of gratitude and hope, stories of community and kindness. You'll read stories of people who want to make a difference in the lives of their fellow British Columbians.

This edition focuses on families and the transfer of wealth from one generation to the next. I encourage you to share what you've read with your family. These stories may inspire you to have a family conversation about your legacy. Perhaps together, you'll talk about what you hope to achieve with the wealth you've accumulated in your lifetime. And maybe, you and your family will begin planning how to make your legacy a reality. One conversation leads to the next, questions are asked and answers sought. Before you know it, you and your family are working with professional advisors to help make this a better world through strategic charitable gift planning!

The goal of the Canadian As-



sociation of Gift Planners is to promote philanthropy in Canada. Together, association members, including charity fundraisers and professional advisors, build awareness of legacy giving and help Canadians to plan their current and legacy gifts to accomplish their philanthropic goals.

I have been fundraising for over thirty years. And every day, I am inspired by the thoughtful generosity of ordinary British Columbians. If you want to learn more about legacy giving, please reach out to any of your Leave a Legacy partners featured in this supplement.

I hope you will join me, and thousands of others like me, and make a legacy gift to charitable causes that matter to you. Enjoy!

Jane Westheuser, Executive Chair, CAGP Greater Vancouver Area Chapter, Advisor, Legacy Giving, Western Canada, Heart & Stroke

TO READ THIS SUPPLEMENT ONLINE AND FOR MORE TOOLS AND STORIES, VISIT WWW.LEAVEALEGACYVANCOUVER.COM AND FOLLOW US ON TWITTER @LEAVEALEGACYVAN



A legacy comes full circle



BRITTANY KINGZETT,
GIFT & ESTATE PLANNING
COORDINATOR, BC
CHILDREN'S HOSPITAL
FOUNDATION

When everyone pays it forward, we all benefit. That was definitely the case for Jane Shin, a former BC Children's Hospital patient turned donor and ambassador for the Foundation. She is living proof of how the generosity of others has the power to transform lives.

When Jane was 16 years old, she remembers going to the hospital with a severe nose bleed and tiny bruises on her body. Blood work taken at her local emergency department led to a referral to BC Children's, where she received a devastating diag-

nosis—she had aplastic anemia, a rare blood disorder.

"I remember being completely healthy, running around, studying—life as usual—and one sentence later, I was in a wheelchair. My blood counts were so bad that they checked me in right away."

Jane underwent several months of treatment at the hospital. She recalls the difference the specialized care she received made. Beyond just treating Jane's condition, her emotional needs, as well as her family's, were prioritized. It's those positive early experiences that ultimately helped shape who she and her family are today. "It was a transformative period of time for us—where I not only healed from the condition, but it instilled in my family a sense of active citizenship."

More than two decades later, Jane still cherishes that experience. In fact, it's what continues to inspire her to give and to encourage others to do the same. "The legacy piece really made

sense for me when I started to research the various ways I could contribute, especially with our current affordability climate." With that, Jane chose to name BC Children's Hospital Foundation as the beneficiary of her life insurance policy.

In doing so, she realized how easy it was and how there were options that could make legacy giving possible for anyone. Knowing how passionate her parents are about the hospital, Jane took the time to explore the option of a legacy gift with them. Through family discussions and meetings with their financial advisor, Mrs. and Mr. Shin have also both left their own gifts—legacies—which they are proud of.

It empowered them to know that their life insurance policies could mean significant contributions after they passed away. They see it as an investment in the futures of children who will benefit from the kindness of others, like their family

once did. "It just made sense. Leaving a legacy is a great concept, it's easy to do and it's a

substantial future gift that can make a major difference when it comes."



BC Children's Hospital Foundation donors, The Shin Family.



Ellen Manney in her garden.

KEN WHITELEY

Sowing the seeds for the next generation

ELLEN MANNEY,
ECOJUSTICE SUPPORTER

I've had a passion for gardening since I was four years old. One of my great joys is spending time in my own downtown backyard, where I've grown a beautiful pollinator garden and I produce a bounty of fresh organic fruit and vegetables for my family every year. My garden is a peaceful sanctuary that gives me the opportunity to connect with nature every day. It makes me appreciate the positive impact we can have on our environment when we enrich the soil and preserve biodiversity.

I believe that citizens need an advocate to stand up for our precious, beautiful earth in the courts, and that is why I have been an Ecojustice supporter for many years. Ecojustice is a powerful advocate for nature and a defender of people and the planet.

After seeing the film Anthropocene, I made a pledge to do something for the planet every single day, no matter how small. One of the easiest ways I realized I could do this was by increasing my support of Ecojustice, as my partner in this mission. I decided to make a

gift in my will which gives me a measure of security knowing that I'm contributing to an organization that is keeping Canada on the right path.

Our son, now 32 years old, may have a family one day who will grow up in a very different world than I did. I believe we have to support younger people who are leading the movement to save our planet from irreversible climate change. Supporting an organization that is committed to using the law to combat climate change and defend future generations is one way we can all do that.

THESE STORIES WERE PROVIDED BY LEAVE A LEGACY™ FOR COMMERCIAL PURPOSES.



YOUR LEGACY CAN CHANGE A CHILD'S LIFE

When you leave a gift in your Will to BC Children's Hospital Foundation, you're helping fund everything from cutting-edge research aimed at beating childhood diseases to compassionate care that prioritizes the emotional needs of kids. By helping shape a child's life, your legacy can create a brighter future for all of us.

Discover more
604.875.3679
bcchf.ca/legacy



Help build the case for a brighter earth.

Ecojustice uses the power of the law to defend nature, combat climate change, and fight for a healthy environment for all.



After your loved ones are provided for, please consider leaving a legacy that will safeguard our environment for future generations.

ecojustice.ca

SARAH MAY
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You can't take it with you - start your legacy now!



SO MBILON PHOTOGRAPHY
JOCELYN CRUICKSHANK
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 PARTNER AND MANAGING
 DIRECTOR, KPMG
 CORPORATE FINANCE INC.

Donations through wills and estates are becoming more and more common. While this is a wonderful way to leave a legacy, you may also consider alternative vehicles to make donations right now and see your legacy in action while paying less tax today.

LISTED SECURITIES

If you donate certain listed securities (including shares listed on a designated stock exchange), you will not pay tax on accrued

gains. Plus you can use the donation credit to offset other income. Gifting securities directly yields a better result than selling them and donating the proceeds. If you hold \$10,000 of listed securities with a \$5,000 accrued gain, you could save \$1,245 by donating the shares directly.

CAPITAL ASSETS

You may also consider shares of a private company, works of art, a vacation property or some other capital asset that has grown in value that you wish to donate. While the 0% tax rate doesn't apply to donations of such property, you may still be able to avoid paying tax on the capital gain by virtue of an increased donation credit if you donate the asset directly to the charity instead of cashing out and donating the proceeds.

EXERCISED SHARES

If you own stock options, consider donating the exercised

shares. You can exercise the option and immediately donate the shares or direct an approved broker to sell them and donate the proceeds. You have to donate within 30 days of exercise (and in the same year) to get the benefit of eliminating the tax otherwise payable on the stock option benefit by an additional deduction. You won't get this additional

deduction if you sell the shares yourself and donate the proceeds – an approved broker must do so on your behalf.

While the executor of your estate can do all of the above subsequent to your passing, these options allow you to see the impact of your donation during your lifetime!

** Assumes top 2019 combined Federal and British Columbia tax rates, sufficient other income to fully utilize the donation and other donations of at least \$200.*

	Sell Securities & Gift Proceeds	Gift of Listed Securities
Market Value	(\$10,000)	(\$10,000)
Tax on Capital Gain (\$5,000 x 50% x 49.8%) (\$5,000 x 50% x 0%)	(\$1,245)	(\$0)
Donation Tax Credit \$10,000 x 49.8%*	\$4,980	\$4,980
After-Tax Cost of Donation	(\$6,265)	(\$5,020)
Savings	\$1,245	



Dave MacDonald and Tess Huntly

Be inspired, help save a life, leave a legacy

TREVOR LAVENDER,
 PRESIDENT, GIBSONS MARINE
 RESCUE SOCIETY (GMRS)

When I retired in late 2013 and moved to the Sunshine Coast, I was introduced to the all-volunteer team of men and women of Royal Canadian Marine Search and Rescue, Station 14, Gibsons. When I realised that it is mostly donor funded, it incentivised me to do something to help and to give back to the community. Too old to start training on the water, I turned to the station's fundraising charity arm, Gibsons Marine Rescue Society (GMRS), where I am currently President.

I was surprised to learn that all three search and rescue stations on the Sunshine Coast rely mostly on donations to support their operations. From our station in Gibsons to Station 12 at Halfmoon Bay to Station 61 at Pender Harbour, volunteers are on duty 24/7 every day of the year, in fair weather and foul. Between donors and volunteers, the safety of everyone out on the water really is in the hands of the community.

When I joined the Gibsons Marine Rescue Society, I was pleased to learn that donors have a variety of options for making future gifts to support marine rescue on the Sunshine

Coast. The three societies that support our rescue stations worked together to set up a fund at the Sunshine Coast Community Foundation, and this fund can accept gifts in wills as well as gifts of life insurance.

Each method of giving has its own unique benefits, beyond the satisfaction of knowing you are helping your community. If you make a charitable gift in your will, your estate will receive a tax receipt that may be used to reduce taxes owing. A gift of life insurance is another option. You may not have thought of donating a policy you no longer need, but doing so can have tax benefits. To find out more about how to arrange a legacy gift, contact your legal and financial advisors.

My wife and I have regularly updated our wills as time and circumstances dictate, and leaving a legacy is certainly something on the agenda. There is nothing better than giving to a cause that you care about, whether it's providing training and lifesaving equipment to rescuers or helping out another cause you believe in.

No matter how large or small, your legacy gift will make a difference. Your legacy is a lifeline for organizations like ours.

A Legacy Gift for Life-Long Friendships

MANDY WONG
 MANAGER, DEVELOPMENT AND
 MARKETING, BIG BROTHERS
 OF GREATER VANCOUVER

Big Brothers of Greater Vancouver's (BBGV) mission is to provide a mentor to every child who needs one. With a positive role model, a child can gain self-confidence, reassurance of their abilities, and most importantly, be inspired to live their full potential.

Randy (Big Brother) and Racy (Littler Brother) were matched between their birthdays in the fall of 1980 when Racy was only 12 years old.

Having lost his father at a young age, Racy was living with his mom and two sisters in South Vancouver – an area which, at the time, was known for gang activity.

"I lived in a very tough neighbourhood," explains Racy. "A lot of the people that I grew up with and played with – they ended up on drugs or getting shot." That's when Racy's mother enrolled her son in BBGV's Mentoring Program.

"Randy became part of our family," says Racy's mom. "They live just like brothers. With Randy [by Racy's side], I was not scared."

Having similar personalities, Randy and Racy were both sports fanatics, sociable and played leadership roles at school and work. Some of their favourite memories include fishing, hiking and going to BC Lions football games at Empire Stadium.

"Me and Randy used to talk about life and what I wanted to do in my future,"

explains Racy. "Randy gave me a lot of opportunities. He introduced me to different businesses. They did a quasi-interview. We sat down one day and wrote a business plan together."

Today, Racy, who is a father of three, recognizes the incredible gift that was given to him through Randy and donors who support charities like BBGV.

Thirty-nine years later, their friendship continues, and Randy, an insurance advisor, encourages his clients to leave a legacy through charitable bequests.

In addition to the guidance and friendship that he has provided to Racy, Randy is leaving another legacy by designating his insurance policy to United Way of Lower Mainland, which provides grants to non-profits such as BBGV. Randy encourages anyone who is interested in leaving a charitable legacy to speak to a financial advisor about different gift options, including estate and life insurance gifts. He knows first-hand what a huge difference it can make.



Racy Sidhu (L) and his "Big Brother" Randy Soon (R) from over 30 years ago



Randy Soon (L) and Racy Sidhu (R) in present day

THESE STORIES WERE PROVIDED BY LEAVE A LEGACY™ FOR COMMERCIAL PURPOSES.

Let Your Legacy Be Wild

Your planned gift ensures life-saving medical care, recovery, and a return to the wild for your local wildlife.



Wildlife Rescue Association of BC is the busiest wildlife centre in Canada and has treated more than 110,000 wildlife patients since 1979.



Learn how you can leave a gift. Call Shantal Cashman at 604.526.2747 ext. 506
 shantal@wildliferescue.ca • www.wildliferescue.ca

Help us change
and save lives.

**Begin your
legacy today.**



stpaul's
 FOUNDATION

To learn more about making a gift to St. Paul's Foundation in your will, contact:

Karen Brown
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helpstpauls.com/legacy



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Home is where the heart is. It's where we eat, love, play, raise our families and live our lives. Everyone deserves to live in a healthy, caring, inclusive community – one that we can all feel proud of.

All gifts to United Way remain 100% local. This ensures that your legacy will make a difference right here at home for generations to come.

Contact us today:

www.uwlm.ca/planned-giving



United Way
Lower Mainland

Charitable Registration No. BN108160185 RR 0001





Jean Hurst & Celia Campos

Continuing to make our community a better place

Jean's legacy gift will feed the soul today and tomorrow

JEAN HURST, SUPPORTER, COVENANT HOUSE VANCOUVER AND CELIA CAMPOS, DEVELOPMENT OFFICER - PLANNED GIVING, COVENANT HOUSE VANCOUVER

Jean Hurst spent part of her childhood in Europe. She was born in Prague and when she was seven, her family was forced to flee to France, where they lived for the next three and a half years, waiting for a visa to come to Canada. The swing in her Kitsilano garden, one of her "treats" to herself, reminds her of her time in Normandy.

"I recall Christmas 1956, after we had moved to Canada, my family 'adopted' a young man from Hungary who joined us for our holiday dinner. Even back then, my par-

ents embodied the value of sharing and inclusivity, two things I still place a great deal of importance on. My experiences throughout my life have made me think about diversity, open-mindedness and equality. I strongly believe in the power of each individual to make our community a better place for all of us," states Jean.

Wanting to ensure young people experiencing homelessness in our community feel love and respect and have their immediate needs met, Jean has decided to leave a gift in her will to Covenant House Vancouver. The type of legacy gift Jean included in her will is known as a "residual gift," meaning Jean can continue to do the things she loves: spending time and sharing meals with friends, enjoying plays and

concerts, volunteering and travelling, without worrying about her finances. Once all of Jean's expenses, taxes and obligations are taken care of, the residue of her estate will be divided amongst charitable organizations, reducing the tax burden of her estate.

The other main type of bequest is known as a "specific bequest," meaning a donor gives a stated gift of cash or property (such as stocks or real estate) to a charity. A financial professional can help you decide which type of bequest best fits your own estate plan.

"Many of us, including my family, start our lives over," states Jean. "We all have it in us to give people the support that they need to make those life changes; my legacy gift will give others that support."

Not just a drop in the bucket

JANITA HUBBARD, PHILANTHROPY ASSISTANT, PEACE ARCH HOSPITAL FOUNDATION

As a young girl growing up in Berlin during the Second World War, Jutta Koloska could never have imagined how interesting her life's journey would be. After losing her father to the war and her sister to illness, Jutta and her mother lived as refugees in Russian-occupied East Berlin. She completed high school in Passau, and with her mother wanting a better life for her daughter, found herself crossing the Atlantic to Halifax, alone, at the age of 18. A long train journey would bring her to Prince Rupert where she worked as a dietitian before finally settling in Burnaby in 1960. It was there she fell in love with the boy next door.

"Fritzie worked in the barber-shop right next to my dry cleaning and alterations store," Jutta recalls with a smile. "I had to chase him because he was so shy, but we came from the same background and had so much in common that it was meant to be." They created a full life together with music, travel and dancing. Jutta and Fritz moved to South Surrey in 1990, and sadly, Fritz was diagnosed with a brain tumor just a few years later.

Fritz eventually passed away peacefully in Peace Arch Hospital's Weatherby Pavilion, a residential care facility. Both Jutta and Fritz had placed the hospital in their wills prior to his passing, and while she was appreciative of the care provided to her husband in his final days, she was concerned that the capacity of the hospital would not be able to meet the

growing needs of the community. Fritz's experience inspired Jutta to advocate for her hospital, and she's passionate about helping to ensure that quality care is available for everyone.

"You may think your contribution is only a small drop in the bucket," Jutta says. "But it only takes a few drops until the bucket is full." Peace Arch Hospital Foundation shared Jutta's story and her words resonated throughout the community. Their campaign for a new residential care facility is now fully funded, due in part to those drops in the bucket, including legacy gifts, large and small. Thanks to donors like Fritz, the new facility will welcome residents in early 2020.

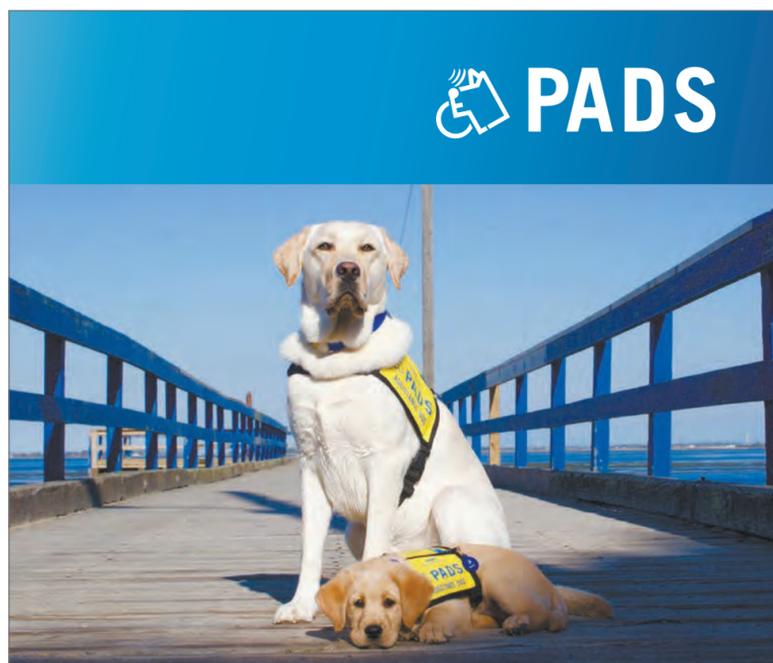
Submitted by Janita Hubbard, Philanthropy Assistant with the Peace Arch Hospital Foundation



Janita and her daughter Evelyn at the Pumpkin Run Walk, a community fundraising event for the Peace Arch Hospital Foundation in October 2018.

ADRIENNE THIESSEN, GEMINI VISUALS

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Crippling anxiety and paralyzing fear kept Juliet, a 54-year-old retired RCMP officer, from enjoying life. After a childhood plagued by abuse and a traumatic experience as an adult where she was drugged, kidnapped and held hostage—sexually and physically assaulted for days—Juliet was left with undiagnosed Complex Post Traumatic Stress Disorder (C-PTSD).

In an effort to take control of these traumatic experiences and find purpose and meaning in her life, Juliet joined the RCMP. At first, her uniform made her feel safe—like Superman—even in violent or dangerous situations. Eventually, though, the trauma within her work and her past combined to crack through her tough shell.

The symptoms started slowly: not sleeping, anxiety attacks, flashbacks, crying after call outs, loss of her sense of balance and direction and an inability to complete tasks. It all came to a head one scary night in 2010. Juliet zoned out while driving and when she came to, her patrol car was resting on the median of the highway.

That night marked the beginning of her first medical leave. For four years, Juliet sought help and attempted to return to work multiple times. But it wasn't until 2015 that she was finally diagnosed with C-PTSD. At this point, Juliet retired from the RCMP with 11 years and 78 days of service.

Unable to trust, make connections or often leave her house, Juliet spent most of her days alone. She could spend hours or even days in



Juliet, a retired 54-year-old retired RCMP officer, with Stark, her PADS PTSD Service Dog.

a dissociative state and was on medication for depression, insomnia, night terrors and anxiety attacks.

In 2018, Juliet found hope in a dog named Stark. This very special dog was waiting to provide her with the support she so desperately needed.

Stark was born and raised at Pacific Assistance Dogs (PADS). It was during his time spent alongside one of his raisers, in her private psychology practice, that Stark first showed an affinity for providing support to those who were hurting. He was a smart, confident old soul—a perfect fit to become a PADS PTSD Service Dog.

Stark has had a profound impact on Juliet's life. "Stark

makes me feel safe and he is helping me recapture trust." Together they have learned grounding and breathing techniques that help to calm her. Stark recognizes when Juliet is feeling anxious and will position himself in a way that interrupts by prompting her to engage with him. His presence suppresses her hypervigilance and provides a physical barrier when someone gets too close.

He has also helped her regain an active life. This past October, Juliet ventured out to Stanley Park in Vancouver for the first time alone in years. Just her and Stark, enjoying a beautiful fall day. "Stark provides unconditional love and support; he lets me know that I am not alone."

THIS STORY WAS PROVIDED BY PACIFIC ASSISTANCE DOGS FOR COMMERCIAL PURPOSES.



Two gifts that keep on giving

**YOLANDA BOUWMAN,
DIRECTOR OF CHARITABLE
& LEGACY GIFTS, SURREY
HOSPITAL FOUNDATION**

Edna and Susanna lived in the same community for many years, but they never met. And yet, they will be forever linked and remembered at Surrey Memorial Hospital because their generosity made it possible for thousands of Surrey residents to regain their sense of hearing.

In many ways, Edna and Susanna's stories are similar. Along with their husbands, they were both long-time residents of the Surrey region. During their lifetimes, the two women donated to Surrey Memori-

al Hospital for about 10 years. Both expressed their wish that they could provide larger gifts to help the hospital.

Edna and Susanna became widows around the same time. Then, when they updated their wills, they each included a gift of \$20,000 to Surrey Hospital Foundation.

Those two gifts made it possible to start the inner ear surgery program at Surrey Memorial Hospital and Jim Pattison Outpatient Care and Surgery Centre. They helped to purchase specialized tools, including a House Ontology Set, which allows doctors to identify and fix regular and complex ENT (ear, nose and throat) challenges in

infants, children and adults. This equipment purchase allowed Fraser Health to recruit a top ENT surgeon to Surrey Memorial Hospital – the only location in the region to now offer inner ear surgery for children.

The surgical instruments purchased with Edna and Susanna's donations are still in use today. These two donors have helped improve the hearing of thousands of people.

You can join people like Edna and Susanna to make a gift that can have a huge impact for the future of health care. Please consider including a gift to your local hospital through your Last Will and Testament.



Greg Asayo, Surgical Assistant with Dr. Tyler Mori, ENT Specialist

SURREY HOSPITAL FOUNDATION



Ron Papiranski

COURTESY OF CANUCK PLACE CHILDREN'S HOSPICE

A lasting gift for children

**VIVIAN DANG, ASSISTANT,
COMMUNICATIONS &
MARKETING, CANUCK PLACE
CHILDREN'S HOSPICE**

Ron Papiranski was working at TELUS in 1996 when he first delivered computers to Canuck Place Children's Hospice. What began as a routine delivery developed into a deep connection with the organization as Ron witnessed the love and care that makes Canuck Place so special.

"I had a look around and saw what a great place it was for families all over BC," Ron said.

Ron wanted to do more to get involved so he joined the monthly giving program. Not long after, he came across an article about remembering charities in your will. While Ron doesn't have any children of his own, his love for children prompted him to leave a gift to Canuck Place in his will.

"I made it in my mom's name," Ron said. "It was the right thing to do because she loved kids so much."

Through the Free Wills Network, Ron was able to support Canuck Place by having his will up-

dated at no cost. With the support of the Canuck Place team, Ron was partnered with participating lawyers to integrate a planned gift into his will. Inspired by his mother and the care delivered at Canuck Place, Ron has created a legacy of giving that will impact Canuck Place children and families far into the future.

Supporters like Ron are the reason Canuck Place is able to expand its inpatient services to provide more pediatric palliative care to BC and Yukon children and families than ever before.

"Canuck Place relies on the generosity of donors like Ron to operate," says Canuck Place CEO, Margaret McNeil. "Our legacy donors are vital in helping us plan for the future and help more children and families."

Legacy donors like Ron highlight the powerful impact of planned gifts. These special donations allow Canuck Place to plan for the future and grow as the need grows. Ron's generosity will continue well into the future providing a legacy he can be proud of.

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Learn more about how you can make a lasting impact.

Contact Robert at: 604.730.3310 or MyLegacy@canuckplace.org



Building a legacy of philanthropy over four generations

**JANE WESTHEUSER, ADVISOR,
LEGACY GIVING, WESTERN
CANADA, HEART & STROKE**

Legacy, philanthropy, charity. As part of an ongoing conversation in the Scott family for four generations, these values have become guiding principles for living, working and giving back.

Peter Scott, former Board Chair of Heart & Stroke BC & Yukon, comes from a long line of philanthropists. His maternal grandfather Douglas W. Ambridge was President of the Heart & Stroke Foundation of Ontario in the late 1950s. Peter's paternal grandfather created the W.P. Scott Foundation in the 1960s for family members to donate to charities of their choice. Peter's father Michael Scott encouraged his children by sharing his view that "our family has been exception-

ally lucky in life. We should always pay that luck forward by giving back to our community."

Over the years, Peter has lent his time, energy and expertise to numerous charitable groups, from the Pacific Salmon Society to the Vancouver Playhouse. In the early 2000s, Peter had recently been diagnosed with atrial fibrillation (a type of irregular heart rhythm) when he received a phone call from then Heart & Stroke BC & Yukon Board Chair, Andrew Saxton. Saxton reminded Peter of his grandfather's involvement with Heart & Stroke in Ontario as part of his convincing pitch for Peter to volunteer with the Foundation.

Peter took that timely call to heart and has since served as Vice-Chair and Board Chair. Peter's wife Jane is an equally committed philanthropist

and the two have collaborated on many initiatives for Heart & Stroke.

His personal connection to heart disease led Peter to become an advocate for better awareness of atrial fibrillation and the importance of public access to automated external defibrillators (AEDs). He helped to steer an initiative between Heart & Stroke and the Government of BC that resulted in the placement of hundreds of AEDs – many in public arenas. Peter, today active and fit at 66, continues to play hockey. One of his recreation-league teammates was saved by an AED after collapsing while playing a few years ago.

"Heart disease and stroke are illnesses that impact many families across Canada, mine included. I was raised with the value of giv-

ing back and helping in any small way that I can. For those reasons, working with the Heart and Stroke Foundation has been a perfect way to make a difference," says Peter.

Peter and Jane's son Michael

now carries the torch. A Wills and Estates lawyer, Michael is making an impact by holding estate and charitable gift planning workshops, helping other families create their own long-lasting legacies.



JENNIFER PICARD WEDDING PHOTOGRAPHY

Three generations of the Peter & Jane Scott family



KIM LUCY
Robb and his father spent three years crafting Bob's book 'Ubique', a proud Lucy family legacy.

How will you be remembered?



ROBB LUCY, AUTHOR OF "HOW WILL YOU BE REMEMBERED? THE DEFINITIVE GUIDE TO CREATING AND SHARING YOUR LIFE STORIES"

My father was 87 years old, and I was interviewing him about his war experience. I didn't want his stories to disappear. He closed his eyes and told the story of St. André-sur-Orne.

He was an artillery officer, up at the "OP" (Observation Post), right behind the infantry. The fighting was vicious, the enemy just a hundred yards ahead. His troop commander and best friend was beside him and in an instant – gone – with a bullet in his head.

I'd never seen Dad cry. He sobbed quietly, going back to that moment 50 years earlier. He called on the 72 guns of the Canadian 2nd Division to rain their devastating power almost to the spot he stood. He wanted the enemy to move. They moved. Three months later Field Marshall Montgomery pinned the Military Cross on Dad.

I collected all Dad's stories in a book, and those stories are a proud family legacy.

A few years ago, I told a friend about Dad's book and some of the non-profit development work I'd done. He said, "That's quite a legacy you've got." I

thought I couldn't have a legacy! I'm not rich and I don't have kids. How wrong I was.

Author Sue Monk Kidd said, "Stories have to be told or they die. And when they die, we can't remember who we are or why we're here."

Here are three ways to create your legacies and their stories.

1. TELL YOUR STORY

Your story is the most powerful legacy you can give your loved ones. Our descendants hundreds of years from now will be curious about us, so do them a favour – use today's technology to tell your story so they know who they came from.

2. GATHER THEIR STORIES.

Ellen Goodman said: "What the next generation will value is not what we owned, but the evidence of who we were, and the tales of how we loved." Is there a person whose story you don't want to disappear? Grandma? Grandpa? Weir'd 'ole Uncle Charlie? I watched a man's face light up when I said, "Let's gather your story for your kids!"

3. CREATE NEW STORIES.

Create your next legacy on your own, or by partnering with a foundation or charity to make a difference in your community. Your legacies can be large or small, and you don't have to be rich or famous. Don't wait till your eulogist tries to figure out what your legacies are. Create and share those stories now. That's how you'll be remembered.

THESE STORIES WERE PROVIDED BY LEAVE A LEGACY™ FOR COMMERCIAL PURPOSES.

The future is your legacy



ANDREW TARAN, UNION GOSPEL MISSION

**KEISHA KNIGHT,
DEVELOPMENT OFFICER,
LEGACY GIVING, UNION
GOSPEL MISSION**

In honour of Jean Margery Begg,
December 31, 1927-January 15, 2017

When Jean Begg was a little girl in London, England during World War II, her mother took her to a mission in one of the poorest parts of the city.

Jean remembered, "That's where I first learned about God's call for us to care for our neighbours in need."

Jean moved to Vancouver to pursue her teaching career. After 18 years in a private school, she took an unexpected early retirement due to a health concern. Jean began volunteering at Union Gospel Mission (UGM) as a way to keep busy while managing her health.

"As I learned about UGM, I realized that this was the kind of place my mother would have loved to come volunteer," she said. "A place that gives dignity and hope to people who are hurting."

Through the years, Jean made many good friendships with the people whom UGM helped and was inspired to leave a gift in her will to UGM.

"When I started to put my estate

plans in order, I learned this was not at all a complicated process. First, I thought about my family. Next, I turned my thoughts to deciding which organizations would be important to remember in my will."

She continued, "I feel, in my heart, that I can help people through this gift. I know it will be put to good use in the future. There will always be people in need and I am confident that UGM will be there for them."

Jean's incredible gift will transform lives for decades to come.

There are a number of ways to leave a lasting legacy to the people and causes you love, including leaving a gift in your will, gifts of life insurance, beneficial interest in RRSPs and RRIFs and gifts of securities. Any estate professional would be happy to instruct you on the simple next steps to ensure your wishes are fulfilled.



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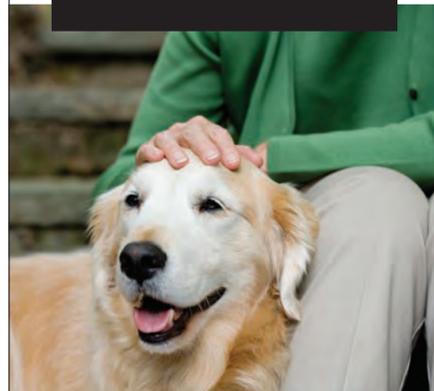
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To learn more about leaving a legacy, contact Keisha Knight:

604.215.5441 ext. 328 kknight@ugm.ca www.ugm.ca



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Three steps to giving



JEREMY WONG, ESTATE PLANNING LAWYER AT WESTCOAST WILLS & ESTATES

Leaving a legacy allows you to make your mark on this world but with the growing number of charities and the varying methods of giving, where do you start?

STEP 1: DETERMINE WHAT IS IMPORTANT TO YOU

Make a list of charities based on your values and conduct some research to learn more about them. An important resource is the Canada Revenue Agency charities list. This website provides detailed information on all registered charities in Canada, including their annual financial returns. Important questions to ask while examining this information include: How does this charity impact the community? What type of programs does this charity operate? What percentage of my donation goes towards funding the programs that are important to me?

STEP 2: DETERMINE WHAT YOU WOULD LIKE TO DONATE

The type of asset given to a charity can be crucial. For example, will-makers and executors may want to consider gifting shares in publicly traded corporations rather than cash to take advantage of the preferential tax treatment. Where shares are donated, capital gains associated with the shares may be minimized to 0% if gifted appropriately. In order to carry out this type of planning though, it is important that your executor is given the appropriate powers to gift assets "in kind" within the will. Additionally, you may

also want to have a conversation with the charity about how they will use the asset you are thinking of giving. For example, does the charity have a need for a piece of real estate or would it be more beneficial to them if they were simply given liquid assets towards their mission?

STEP 3: DETERMINE HOW YOU WOULD LIKE TO LEAVE YOUR LEGACY

A persons' will is a common method of giving gifts to charities and will be enough for many people. It is important however, to consult an estate planning professional to ensure that you do not succumb

to some common pitfalls when making gifts within a will, such as failing to accurately and sufficiently identify a charity. If you are struggling with step 1, you may want to consider alternate ways of giving, such as a Donor Advised Fund (DAF). A DAF allows you to provide money immediately (with the benefit of an immediate tax receipt) or at death to a charitable foundation but allows you to amend the charities or charitable purpose of this fund in the future, making it a flexible tool to carry out your wishes.

Speak with an estate planning professional today to plan your legacy.

Farmer's legacy funding the future of brain health



CHARLENE TAYLOR, SENIOR ASSOCIATE DIRECTOR, GIFT AND ESTATE PLANNING, VGH & UBC HOSPITAL FOUNDATION

When Fred Town was looking for the perfect place to leave a gift in his will that would impact brain health in BC, he turned to his closest confidants for advice. His executor, John Wood, and John's accountant, Garry Cowan, reached out to their contacts

in the health care community to see if there was an opportunity to fulfill Fred's wishes.

All it took was one phone call and they connected with the Gift and Estate Planning team at VGH & UBC Hospital Foundation, and Fred's legacy was set in motion.

Fred was born in 1925 into a family with six other siblings, including an identical twin brother named Bert. When he was older, he worked the shipyards in Vancouver until he and two of his brothers started their own mink farm in 1947. It was there he truly found happiness and built his legacy.

"Fred had this great interest in the brain — the cortex specifically," says John. "So VGH & UBC Hospital Foundation arranged for us to have a tour of the Djavad



Fred Town (right) and his longtime friend May James.

PHOTO SUBMITTED BY JOHN WOOD

Mowafaghian Centre for Brain Health (DMCBH) to find out exactly what was going on there."

After the tour, John and Garry thought DMCBH was the perfect match for Fred. They explained their findings to him — the vital research for brain health and the clinical researchers who are working to transform health care in BC. Fred decided it was a great fit

and left an incredibly generous gift to VGH & UBC Hospital Foundation in his will. Through his generosity researchers are pursuing new, creative ideas to better understand and treat brain diseases. Donor funding is vital for kickstarting innovative, original ideas and will impact British Columbians for years to come.

"Fred was such a warm, gen-

erous soul," says John. "Despite living through the Depression, suffering through hard times and doing very physically demanding work, he was always the kind of person to give someone the clothing off his back."

Fred's legacy is now forever tied to brain health and health care transformation in BC, just as he wished.

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Please contact:
Charlene Taylor
charlene.taylor@vghfoundation.ca
604 875 4917

vghfoundation.ca/legacy





Why consider alter ego trusts for charitable giving?

MARY A. RICHTER, WILLS AND ESTATES LAWYER ON BEHALF OF LEONA GONCZY, GIFT PLANNING OFFICER, ALZHEIMER SOCIETY OF B.C.

As a wills and estates lawyer in Vancouver, I see an increasing number of clients diagnosed with the early stages of Alzheimer's disease or another dementia, and their family and friends looking for strategic ideas for charitable giving.

For those over age 65 years of age, an "alter ego trust" to distribute assets on death offers many advantages. Avoiding will challenges, saving probate fees and legal costs to probate a will, preserving privacy, allowing for an immediate distribution of assets to beneficiaries upon death and protection against future creditors are just some of these advantages.

An alter ego trust is created by a written agreement called a "trust agreement." One who makes the alter ego trust is called the "settlor." No tax is triggered when the settlor transfers assets into the trust as this trust receives the assets at the cost base of the settlor.

The alter ego trust is similar to a will as the trust agreement sets out where the trust assets go when the settlor dies. Because the assets in an alter ego trust are not distributed by a will, the distribution can be made im-

mediately upon the settlor's death, cannot be challenged under the legislation which allows wills to be challenged and can be kept private. Since probate is not required, no probate fees are payable on the trust assets. When a will is probated, a copy with the names of the beneficiaries, heirs-at-law and details of assets and liabilities held by the deceased all become public record. With an alter ego trust, one can keep private their assets, liabilities and how they want to distribute their assets upon their death. Tax is triggered on the trust assets when the settlor dies, and the alter ego trust is taxed at the highest marginal tax rate. Therefore, there can be significant tax advantages of including provisions in the trust agreement empowering the trustee on the settlor's death to make charitable donations from the trust assets. These charitable donations can offset 75% of the income earned in the settlor's year of death, thereby reducing the tax bill payable by the trust.

When considering an alter ego trust to donate to the Alzheimer Society of B.C. or another charity, we encourage you to consult with a legal advisor.

This article presents general information only. Contact your own advisor for specific advice about your circumstances.



Alice Mackay, Centre holding book

COURTESY VANCOUVER FOUNDATION

Investing in perpetuity

How good intentions grow legs: the power of endowment



JOSHUA BERSON PHOTOGRAPHY
KEVIN MCCORT, PRESIDENT & CEO, VANCOUVER FOUNDATION

When he established Vancouver Foundation, Whitford VanDusen was already adept at orchestrating charitable giving on a large scale. But he wanted more than to pass money from one hand to another. He wanted to stretch, grow and deploy every dollar as widely as he could. What model might multiply the charitable impact of donors? Could he serve as more than a go-between for the good (often ebbing and flowing) intentions of donors?

A financially savvy lumber magnate, VanDusen had already been contemplating the idea of a permanent endowment. But when Alice MacKay, a retired secretary, made a \$1,000 bequest, the concept was cemented. MacKay had specified that her bequest be invested intact and that the income be used to support women in

poverty. This is how the endowment model at Vancouver Foundation was struck: two unlikely visionaries who shared the same goal of sustained giving to the community.

In 1944, interest rates hovered at around three percent, leaving the Foundation with \$30 for charitable action in MacKay's name. VanDusen contemplated \$30 from MacKay's \$1,000. What if that \$1,000 were \$101,000? And what if that \$101,000 continued to grow? VanDusen saw the potential of a base of funding that grows impact by growing itself. He added his own \$10,000 to the pot and challenged a circle of influential peers to do the same.

By 1948, Vancouver Foundation held \$101,000 in trust. The idea resonated with the community and an ever-increasing number of donors began establishing their legacies at Vancouver Foundation. By 1960, holdings of almost \$3 million generated \$219,000 in income, which was granted to dozens of charities involved in all aspects of our community.

Today, Vancouver Foundation distributes upwards of \$50 million per year to thousands of charities across the province.

This is investing in perpetuity: using financial savvy to give charities the gift of steady income to support their missions. And, over time, the amount of income a fund generates and shares throughout the community can surpass the original capital of the fund itself.

When you leave a legacy gift to an endowment fund, you're enabling charities to focus on what they do best: a constant and heartfelt contemplation of the people they serve and the ways they can best offer help. Thanks to MacKay's particular bequest – and VanDusen being so inspired by it – generations of caring people have been given the license to envision and build a better community.



COURTESY VANCOUVER FOUNDATION
Whitford VanDusen



The forget-me-not flower represents dementia awareness

THESE STORIES WERE PROVIDED BY LEAVE A LEGACY™ FOR COMMERCIAL PURPOSES.



What will your legacy be?

Doris and John Riedweg have chosen to leave a donation through their Will to Langley Memorial Hospital.

"For us, it just made sense," says Doris. "We love living in Langley, have deep roots here, and felt it was important to give back to the place that has given so much to us."

My husband and I have great affection for the hospital and the community. I built my career at Langley Memorial and it provides the finest health care. I want to see that care continue to support my community for generations to come."

You can leave a simple bequest in your Will, a gift of life insurance, RRSPs, RRIFs, securities or real estate, or provide ongoing support through an endowment. Whatever decision is right for you, your commitment today will continue to have great impact on health care in Langley for years to come.

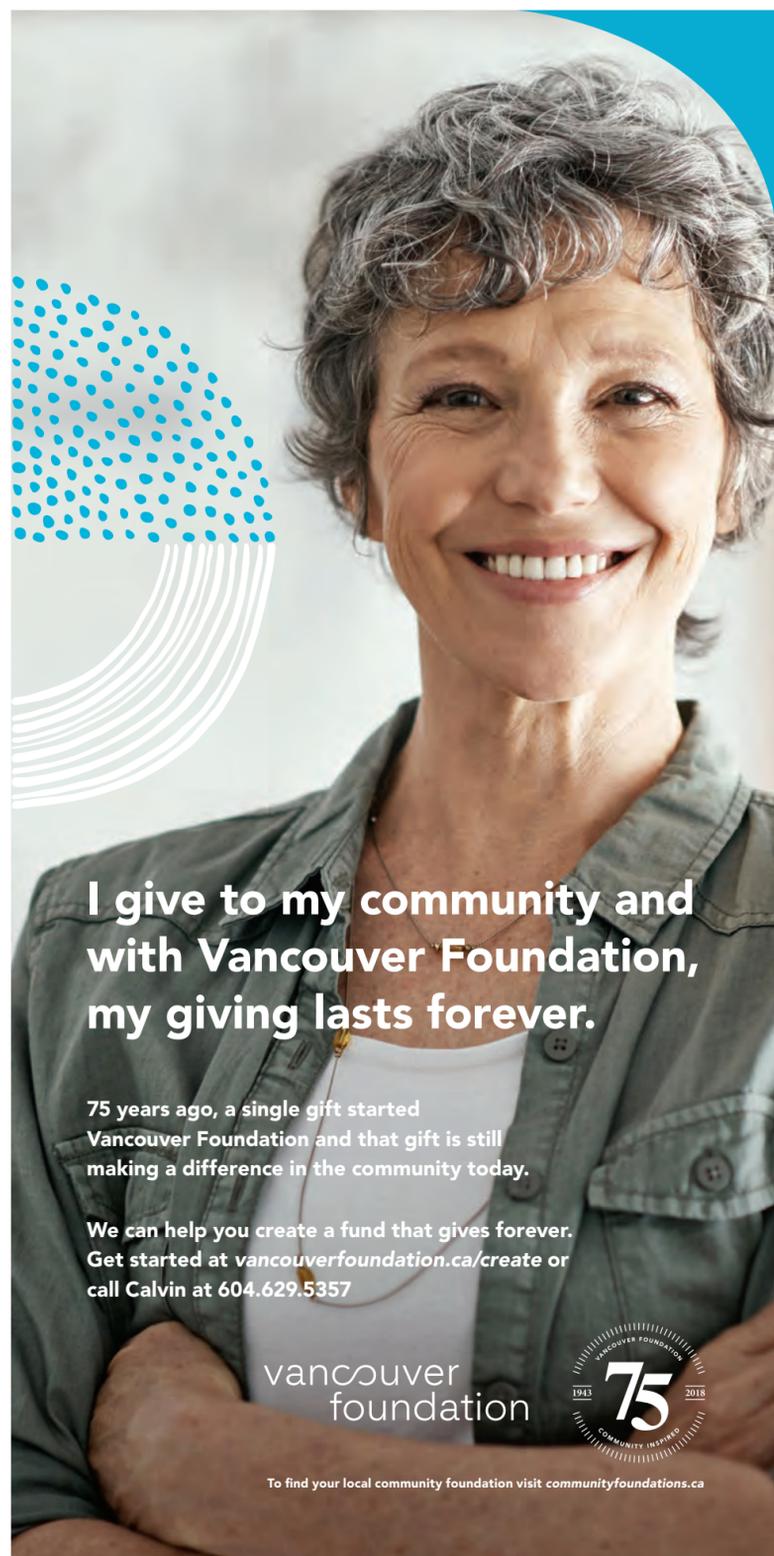
We're here to help.

Contact us to learn more about Legacy Giving

lisa.rosales@fraserhealth.com
604.533.6420

lmhfoundation.com/legacy

Charitable #: 13389 2638 RR0001



I give to my community and with Vancouver Foundation, my giving lasts forever.

75 years ago, a single gift started Vancouver Foundation and that gift is still making a difference in the community today.

We can help you create a fund that gives forever. Get started at vancouverfoundation.ca/create or call Calvin at 604.629.5357

vancouver foundation



To find your local community foundation visit communityfoundations.ca



Real estate: a foundation to build upon

**STACY ASHTON,
EXECUTIVE DIRECTOR,
CRISIS CENTRE OF BC**

Life can be overwhelming. Dealing with issues that are part of the human condition requires foresight. Loss, illness, tragedy – all sorts of events can spin us into crisis. The founders of the Crisis Intervention and Suicide Prevention Centre of BC wanted to make sure people in crisis would always have a place to turn when crisis hits.

Our story is familiar to many who bought homes in the 1970s and have seen the value of their property appreciate greatly over time. Your home may be the most valuable asset in your portfolio. Today, there are many ways to leverage the value of real estate to support causes that are meaningful to you.

The most well-known method is outright donation of property, usually as part of a will. In this scenario, your estate realizes the tax incentives.

Less well-known is the “Gift of Residual Interest.” With the help of your financial advisor, you can donate real estate you are currently using – like your home – while retaining the right to use that property for life or a term of years. You receive a tax receipt upon donation and may be eligible for additional tax incentives.

Foresight guided the decision to purchase a property to house the Crisis Centre in the early 1970s.

By 1992 we had sold that property and moved to our current location, spacious enough to house 4 crisis lines supported by staff and volunteers, 2 online chat services, a bustling community education

centre and a University of British Columbia research office. Our current building, in the heart of Mount Pleasant, is owned outright by the Centre, mortgage-free.

The gift of a permanent location allows us to focus our attention on serving people at their time of need with less worry about where our services will be housed. We are able to provide hope and life-saving services because our founders and donors – individuals with foresight – ensured we owned our space.

Charities have many ways to convert the value of gifts of property into a long-term benefit for future generations.

Speak to your financial planner or the development office of the organization you support for more information.

How you can have your cake and eat it too!



KRISTINE LOVE, SENIOR TRUST OFFICER, SOLUS TRUST COMPANY LIMITED

Our clients, Mr. and Mrs. B, were looking to simplify their financial affairs. Their pensions were more than ample to cover their day to day expenses, and there was a healthy RRIF to cover the possible need for increased care expenses. Without children of their own, they were very engaged with their local athletic club and wanted to investigate ways to benefit the young members of the club. Their financial advisor sug-

gested setting up a donor advised fund to provide annual scholarships to young club members. In 2013, they donated \$426,095 to establish the fund. In early 2014, Mr. and Mrs. B presented the first scholarship to a thrilled child.

The B's were also thrilled when their tax returns for 2013 were prepared and there was no tax to pay – in fact, Mr. B. received back all of his tax installment payments. The unused charitable donations were carried forward, and the necessary amounts were used to eliminate the tax owing for the next four years. When Mrs. B. passed away in 2016, there were even enough donations available to offset the extraordinary increase in Mr. B's income in that year.

Mr. B. passed away in 2018, leaving an estate valued at \$782,000, with the bulk (\$650,000) held in a RRIF. His will gifted 75% of the estate res-

idue to the donor advised fund, with the rest going to a favored nephew.

The tax liability from this disposition could have been significant. However, due to the donation made in the will, the estate won't pay any tax and more will

be distributed to the intended recipients.

The following table demonstrates the tax savings on the final tax return and the increased amounts available to be distributed to the beneficiaries. Please note that this example has been

simplified for effect!

Mr. and Mrs. B were successful in their financial goals and their estate plan. They were able to enjoy the benefits of their charitable gift and ensure that their final wishes were achieved.

Tax Savings to Estate on Terminal T1		
	With Gift by Will	Without Gift by Will
Value of Estate	\$782,000.00	\$782,000.00
Taxable Income	\$650,000.00	\$650,000.00
Tax payable	\$-	\$264,481.72
Estate expenses	\$30,000.00	\$30,000.00
Net Distributable Estate	\$752,000.00	\$487,518.28
To Family (25%)	\$188,000.00	\$121,879.57
To Charity (75%)	\$564,000.00	\$365,638.71

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