WHAT IS YOUR PLANNED LEGACY?

The Canadian Association of Gift Planners (CAGP) and the members of the local Greater Vancouver chapter are pleased to provide this 18th annual LEAVE A LEGACY™ feature publication. As the only Canadian professional association that brings together charitable fundraisers and professional advisers in one professional association, we are inspired by the heartfelt stories and quality information shared in this publication.

One CAGP’s goal is to inspire and educate the people interested in strategic charitable gift planning. In turn, the goal of CAGP’s members is to assist individuals and families with strategic gift planning that takes into account financial and philanthropic goals into account to create a better world. This work is only possible through the generosity and insightfulness of our clients and supporters.

Through philanthropy, many are taking action to foster and celebrate excellence and innovation in our communities. Leaving a charitable legacy is one of the simplest ways to leave a meaningful legacy that reflects our values, and to ensure that we care about, to leave a legacy that reflects our values, and to ensure that our bequest to charity will help others build their financial and estate plans.

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A HEART OF GOLD

Sylvia Zylla, Director, Major Gifts and Planned Giving, Burnaby Hospital Foundation

Dorothy McFaulne left a legacy gift to Burnaby Hospital Foundation that departed in this world in July 2014. Her long-time companion, Emile Roy, was proud, but not surprised. Dorothy’s last wishes were in step with her way of a lifetime association with the hospital and its Daughters of the Nile. She spent gracefully and was independent in the last months of her life. Dorothy always appreciated the care she received from the dedicated medical practitioners on staff at the hospital. “At Burnaby Hospital, she would tell me, ‘I always treated as a person. Not just a patient.’” And that meant a lot to Dorothy and her family. Dorothy’s decision to make a charitable gift in her will demon-
strain what an estate gift is a long-
term commitment of support that does not have to negatively impact a donor’s current standard of liv-
ing. In evaluating which ances-
to bequests to family and charity; it often makes sense for estates with less tax liability to provide for family and those with higher tax liability to include a gift to a charity. Legacy gifts can reduce 
tax owed by an estate and, ul-
timately, reduce tax liabilities makes sense for all beneficiaries.

Through careful estate planning without a legacy that Dorothy provided Burnaby Hospital with a residue gift after providing for various family and friends. Everyone has unique circumstances and should seek guidance from their advisers (lawyer, accountant, etc.) to best address all the elements of your estate. There are four key goals when creating your legacy plan:

1. FINANCIAL SECURITY

Though few people realize it, many face the issue of how to pay for a business is to have a successor plan in place and to follow it.

2. CONTINUING THE LEGACY

This goal is particularly im-
portant to small business owners and professionals. They feel a greater sense of security and the guarantee that their values and outlook of the company will be protected.

3. PROTECTING THE ESTATE

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4. ADDRESSING THE POTENTIAL TAX BURDEN

Once you have established who are the survivors, put together your estate how you choose after you’re gone. It sets out a definitive plan that expresses your values, wishes and outlook for a business to have an successor plan in place and to follow it.

It is time to start determining the tax burden on the estate and to them in a way that minimizes the tax burden on the estate and to meet your other goals. The BC Wildlife Federation works every day to improve pa-
tient care at the hospital. Leaving a bequest in your will means you are putting yourself first should be the priority of legacy planning. Though far too many estates, regardless of how large or small, are undervalued or undervalued.

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Painting a legacy involves far more than reducing estate taxes. It is time to start determining the potential tax burden and putting together your plan.

Your Estate – Creating a Legacy Plan

MICHAEL GOGART

Kim, I Ain’t (In) There!

COUNCIL EMBASSY & WALLACE RUSSELL

QUEEN’S UNIVERSITY/BCF

Creating a legacy plan is a win-

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LEAGCY DONATION INSPIRED BY NEUROSCIENCE NURSES

DENISE FLOOD, MARKETING AND COMMUNICATIONS OFFICER, VAN AND UBC HOSPITAL FOUNDATION

Thomas Anderson’s experience at Vancouver General Hospital (VGH) was more than surgery to him, it was journey that led him to discover a sense of community, inspiring him to give back and help others.

In July 2011, Thomas was emergency airlifted to VGH with endless support. He had a malignant brain tumour and underwent brain surgery at the expert hands of Dr. Brian Toyota, head of the Division of Neurosurgery at VGH. After the surgery, Thomas woke up a new man with a fresh perspective and extreme gratitude. “This experience completely changed me,” he said. “The first thing I wanted to do was help people.”

During his recovery, he appreciated the hard work and dedication of the neuroscience nursing staff who provided him with excellent support. “My nurses wanted to provide better patient care and wanted to know what they needed to do,” said Thomas. “I wanted to support the team, so I made a donation to the unit by designating the tax-free savings account (TFSA) to VGH & UBC Hospital Foundation.”

Sadly, Thomas passed away in August 2016. But his legacy lives on through the impact he has made on patient care.

“Join donors like Thomas by designating VGH & UBC Hospital Foundation as your RRSP, RRIF or TFSA beneficiary to help make a difference for patients.”

“Grateful patient Thomas Anderson with the neuroscience nursing staff at Vancouver General Hospital.”

What is planned giving? Why is it important to me?

LINDA FOSTER, EXECUTIVE DIRECTOR OF PLANNED GIVING, CONCORDIA UNIVERSITY – VANCOUVER

What’s vital to John Ellis?

Leaving a legacy gift to support the future of health care in BC

Join donors like John by leaving a bequest in your will to help make a difference for patients, now and into the future.

Please contact:
Charlene Taylor
Associate Director, Gift and Estate Planning
correspondence@vghfoundation.ca
604 875 4977 or 1 877 875 4676
or visit vghfoundation.ca
What’s in a name?

JANICE WILLIAMS
CEO, BOARD, GIFT PLANNING, CANCER CARE ONTARIO

“Or be some other name. What’s in a name?
That which we call a rose by any other name would smell as sweet. So Romeo would, were he not
NAMES ARE THE SOUL OF ROBERT SHAKESPEARE’S WORKS, AND THE JUSTICE OF HIS PROSE
RIGHTLY UNDERSTOOD BY HAVING A REAL LEGACY NAME"
When 17-year-old Megan Senn was diagnosed with leukemia in September 2015, she and her mom Karen had only a short time to pack before driving to Vancouver. Their doctor told them to bring clothes for a week, and they ended up receiving treatment for a year and a half without returning home to Maple Ridge.

For Megan and her family, staying at RMH BC meant being able to live a normal life, at least temporarily. They were able to stay in a house that was large enough to accommodate their needs, and they were able to make the most of the amenities available.

For Megan’s family, and thousands more families who depend on RMH BC, the financial and emotional support from other organizations and their families is crucial to their ability to stay close to their loved ones.

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Celia Campos, Manager of Philanthropy, United Way of the Lower Mainland

Upon retirement, successful cancer warriors may wonder how to balance lifestyle goals and personal philanthropy. Flattening an RRIF residual gift means Betti can afford to continue to travel and enjoy life, but can also make a significant gift from her estate to a charitable organization. It also means her legacy planning is secure.

An RRIF residual gift is a great example of changing the world through strategic giving, a common priority for trailblazing women like Betti.

“I used to wonder how to stay true to my philosophy after I finished working,” said Betti. “It feels good knowing I will make a legacy donation that will leave a mark on the community for generations to come.”

Other options for legacy gifts include bequests and gifts of life insurance policies. For more information on legacy gifts to United Way of the Lower Mainland, please contact Celia Campos at 604.294.9929 or celiac@uwlm.ca.

THESE STORIES WERE PROVIDED BY LEAVE A LEGACY FOR COMMERCIAL PURPOSES.
In 1999, the Vancouver Sun published a story about Racy Sidhu and his volunteer “Big Brother” Randy Soon. At the time, Randy and Racy were celebrating almost 20 years of friendship. Today, their friendship continues, and Randy, an insurance advisor, encourages his clients to learn a legacy through charitable bequests.

Racy was only 21 years old when he was first introduced to his Big Brother Randy. Randy was living with his widowed mom and two sisters in South Vancouver – an area that, at the time, was known for gang activity.

“I lived in a very tough neighborhood,” explained Racy. “A lot of the people that I grew up with and played with, they ended up on drugs or getting shot.”

Racy over the last 36 years, Randy is leaving another legacy by bequeathing his insurance policy to Greater Vancouver. Randy encourages anyone who is interested in leaving a charitable legacy to speak to a financial advisor about different gift options, including a legacy bequest. He knows firsthand what a huge difference it can make.

“Randy became part of our family,” said Racy’s mom, Mohinder. “They live just like brothers. With Randy (by Racy’s side), I was not scared.”

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

In addition to the guidance and friendship that he has provided to Racy over the last 36 years, Randy is leaving another legacy by bequeathing his insurance policy to the Maple Ridge Community Foundation. Randy encourages anyone who is interested in leaving a charitable legacy to speak to a financial advisor about different gift options, including a legacy bequest. He knows firsthand what a huge difference it can make.

Racy Sidhu and his “Big Brother” Randy Soon look through photos taken over the course of their 36-year friendship.

“...what a huge difference it can make.”

Kristi Ferguson

Racy Sidhu

Inspiring philanthropy

Kristi Ferguson

At the Maple Ridge Community Foundation’s last annual fundraising dinner andCitizen of the Year Award presentation, a local family prepared a challenge to all guests. They pledged to match up to $500 of donations made to the Maple Ridge Community Foundation by the end of the year. Instead, hands flew into the air to volunteer donations. They came in by the donors – $50, $500, $1,000. It is human nature to want to be part of something positive. To know that whatever one could comfortably afford to give that night would make a difference was nothing short of amazing.

This is just one way local donors are challenging the next generation to give to our community. That family’s gesture to inspire philanthropy is now part of their legacy. Not only will their funds - which were matched several times over - reach hundreds of local residents, but their call to action, their call to give, planted a seed with so many.

The Maple Ridge Community Foundation began with another great gesture of philanthropy. In 1976, land was bequeathed to the municipality, which had no mechanism to accept such a donation at that time. The Maple Ridge Community Foundation was formed in part to facilitate this, and has grown significantly from there!

There are myriad ways to make an impact and leave a legacy in your community. By financially supporting your local community foundation, you are giving back to your community in perpetuity, making a positive impact for generations to come. Most community foundations invest collected funds in an endowment, which earn interest. The interest is distributed to local non-profit and charitable organizations by way of annual grants. You can contribute financially by donating cash, securities or property. You can set up an automatic, debit/ payroll plan, or make a bequest in your will. We all have causes and organizations that we are passionate about, though many forget to factor this into their estate planning.

Inspiring others is best achieved by setting an example. Where you contribute your energy, time, finances and talents will become a part of your personal legacy. We must all determine, and then plan for, how we will positively affect our loved ones and our communities – now and in the future.

What will your legacy be?
DEFINING YOUR LEGACY: CRAFTING CHARITABLE GIFTS IN YOUR WILL

Once you have identified your charitable goals, consult an experienced advisor to ensure your gift is structured properly and your wishes will be carried out. Because of their kindness, Alex and his mother frequently use our Family Services programs because of the support that may prevent the gift from taking effect, and failing to use the charity’s correct legal name. For example, there are over 400 registered charities in Canada whose names contain the term “Salvation Army” – failing to properly identify which branch of The Salvation Army you intend to benefit can create ambiguity, and could result in litigation.

An experienced advisor can assist you in developing and carrying out your charitable goals. No matter how big or small, planned charitable gift can make a lasting impact and help to define the legacy you leave behind. Once you have a clear idea of what you wish to achieve with your charitable gifts, your advisor will help to ensure these gifts are structured properly. This process will ensure that your gift is structured properly and your wishes will be carried out.

Once you have identified your charitable goals, consult an experienced advisor to ensure the gift is structured properly and your wishes will be carried out. Because of their kindness, Alex and his mother frequently use our Family Services programs because of the support that may prevent the gift from taking effect, and failing to use the charity’s correct legal name.

Everyone Can Leave the World a Better Place. Will You?

You don’t have to be rich and famous to make a contribution that will change lives. The reality is that most charitable bequests are made by ordinary, hardworking, thoughtful people who have a desire to make a positive difference in their community after they’re gone.

Whether you wish to establish an endowed fund at your local hospital, provide scholarships to students pursuing a particular field of study, or provide compassionate care to individuals facing poverty, addiction, homelessness, abuse and other serious situations, you can make a meaningful impact through your charitable giving.

You do not have to have a lot of wealth to make a charitable gift in your will. Even a small gift can have great impact. In addition to the benefit that will be enjoyed by the charity, charitable gifts in your will can also benefit your estate. Properly planned charitable gifts can be used to provide donation tax credits to your estate, which can help to offset some of the tax liability that arises on death.

If you have any questions or would like to learn more about the benefits of charitable giving, please contact us today.

Kirsten Wharton, Lawyer, Westcoast Wills & Estates

Alex and his mother frequently use our Family Services programs programs because of thoughtful and generous individuals who chose to leave a gift in their Will. Because of their kindness, children like Alex will get the future they need – the future they deserve.

After taking care of your loved ones, please consider leaving a gift in your Will to The Salvation Army.

VICKI RAW
Charitable Gift Adviser, Planned and Major Giving, The Salvation Army

As an estate planning lawyer, I advise individuals and families on how to transfer wealth between generations. Part of this process includes asking clients to consider their philanthropic objectives and developing personalized plans to carry these out.

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An experienced advisor can assist you in developing and carrying out your charitable goals. No matter how big or small, planned charitable gift can make a lasting impact and help to define the legacy you leave behind.

Looking for your loved ones, consider leaving a gift in support of a cause that is dear to your heart. Your bequest, no matter the size, could be the necessary seed for change! Here at The Salvation Army, we are extremely grateful to anyone who chooses to make a gift in support of a cause that is dear to your heart. Your bequest, no matter the size, could be the necessary seed for change.

After caring for your loved ones, consider leaving a gift in support of a cause that is dear to your heart. Your bequest, no matter the size, could be the necessary seed for change!
When a client with dementia wants to make a will and leaves him or her estate or a significant portion of it to charity, certain considerations arise, especially if there is a spouse and/or children. To try to ensure that the client’s charitable intentions are fulfilled, it is necessary to confirm both that the client has the requisite capacity to make a will and the client’s reasons for preferring the charity over family. Alleging incapacity in a common way unexplained beneficiaries may be the only way to challenge a will. In the absence of a spouse and/or children, such a fact may trigger an attempt to carry the terms of the will.

To make a will, a person must understand what a will is, what property he or she has, the persons who should be considered to receive a share and how those shares are to be distributed.

To make a will, a person must understand what a will is, what property he or she has, the persons who should be considered to receive a share and how those shares are to be distributed. An individual with Alzheimer’s disease or other dementia may be able to make a will as capacity may vary from day to day and throughout the day. If a will is successfully challenged for lack of capacity, the law provides for an order of distribution. Clients should talk to their families about their wishes.

There are cases where the court has found in favor of adult independent children on moral grounds rather than financial need, taking into account the relationship between the claimant and the deceased, assets passing to the claimant outside the estate, and reasons given for the bequests made. The court may order any of the assets left to charity instead of the spouse and/or children.

Therefore, determining capacity is important. In B.C., under the Wills, Estates and Succession Act, a spouse and/or child that a deceased person can make a claim against the estate, alleging that the will does not provide adequate maintenance and support.

For many people, a gift in their will is a way to acknowledge those organizations that have been important to them during their life. Often, this will be the most significant charitable gift a donor ever makes. As a partner, the church has played an integral role in your life. Volumes gathered in your church to make significant lifetime contributions – marriages, births, deaths and countless celebrations. The spiritual comfort and nurturing community of churches have provided many generations with faith and strength that reach beyond the pew and into the broader community. Your legacy will be the family, friends and community you leave behind. But that legacy can also include remarking the church through a gift in your will. A gift to the church is a way of sustaining how to your parish as well as making lasting contributions to the faith. A legacy gift is one of the most significant and meaningful gifts a person can make to your church. For many parishioners, financial support of the church is met through weekly or annual parish contributions. With a gift in your will, the fruits of your faith are sustained beyond death as you continue to contribute to the future growth and flourishing of your church. If you’re unsure what steps to take, I would be pleased to speak with you. Please feel welcome to contact me via email or at 604-431-2881, ext. 50315. Legacy giving is more than a gift in your will. It can inspire a future generation.

Carolyne Van Der Linden
Lawyer, Heirloom Law, Vancouver

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PROTECTING CANADA’S NATURAL LEGACY

WENDIE NELSON
ECOJUSTICE CANADA
SOCIETY SUPPORTER

Since childhood, I have loved being outdoors. I love hiking—breathing in the magical scent of forest or taking in a vast expanse from a local mountain peak. But as I grew older, I saw how our activities were harming nature. Humans have become less aware of the natural world and more dismissive of those who live there. At the same time, there’s so much to learn about them and how they communicate and rely on each other—indeed, how they express love and empathy, too. They inspire us in ways other humans often do not.

When I first heard about Ecojustice Canada Society, I instantly connected with its mission: to use the power of the law to protect and restore Canada’s natural environment. Too often, governments ignore their responsibility to protect the environment—like the wildlife and wilderness that enrich our world. Ecojustice speaks for them. Its lawyers go to court for our future and the voiceless who cannot speak for themselves. We all have a responsibility to care for our Earth and support initiatives to do good for even the most vulnerable.

When I decided to draw up my will several years ago, I knew I wanted to leave a legacy gift to Ecojustice Canada Society. I gave the legal information to my lawyer and I found it to be a simple and straightforward process. It’s a way of replacing my monthly donations and maintaining Ecojustice Canada Society for the long term. Because, really, they will be needed. We all have a responsibility to care for our Earth and I strongly encourage others to consider making a gift in their wills, to support future generations and Canada’s natural legacy.

A Plan to Talk About

MaryAnne Connor
FOUNDER AND PRESIDENT

Many people have an intrinsic desire to help others who are less fortunate, suffering or facing difficulty in life. We want to help build a better future for others, even after we ourselves are gone.

But sometimes the best-laid plans go awry. Our best-intended intentions to leave a family legacy of positive change in the world can be dashed if we don’t have important discussions with our heirs and seek the counsel of trusted legal and accounting professionals. All three play an important role in building a better future through legacy giving.

Every day at NightShift Street Ministries, we are generous people coming together to build a better future for people who are hungry, homeless, and in need. Our legal information to my lawyer, and I found it to be a simple and straightforward process. It’s a way of replacing my monthly donations and maintaining Ecojustice Canada Society for the long term. Because, really, they will be needed. We all have a responsibility to care for our Earth and I strongly encourage others to consider making a gift in their wills, to support future generations and Canada’s natural legacy.

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Many people have an intrinsic desire to help others who are less fortunate, suffering or facing difficulty in life. We want to help build a better future for others, even after we ourselves are gone.

But sometimes the best-laid plans go awry. Our best-intended intentions to leave a family legacy of positive change in the world can be dashed if we don’t have important discussions with our heirs and seek the counsel of trusted legal and accounting professionals. All three play an important role in building a better future through legacy giving.

Every day at NightShift Street Ministries, we are generous people coming together to build a better future for people who are hungry, homeless, and in need. Our legal information to my lawyer, and I found it to be a simple and straightforward process. It’s a way of replacing my monthly donations and maintaining Ecojustice Canada Society for the long term. Because, really, they will be needed. We all have a responsibility to care for our Earth and I strongly encourage others to consider making a gift in their wills, to support future generations and Canada’s natural legacy.

A Plan to Talk About

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