



- How to ensure a secure future for your loved ones
- How to leave a legacy to charity and make a positive impact on your community
- Inspiring stories about how legacies have made a difference in your community

Introduction by:



**CHRIS CARTER**  
Global BC Financial Analyst  
Associate Director,  
Wealth Management, ScotiaMcLeod

# Building a Brighter Future for Your Family and Community -

## Your Guide to Estate Planning and Legacies

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# Building a Brighter Future for Your Family and Community



## Chris Carter The time to plan is now

When is the best time to plan your estate and gifting strategy?

In my early years as a financial advisor, most of the questions I received from clients involved saving for retirement, paying down debt, or a little of both.

These days my clients are a bit older, I've got a few more grey hairs, and the questions have evolved from growing and saving assets to preserving wealth, giving adult children a hand financially, and passing along the family nest-egg to loved ones or philanthropically-oriented interests.

However, thoughtful and thorough planning for this inevitable hand-off remains low on many couple's priority list.

The financial services community refers to this coming shift as "intergenerational wealth transfer." Analysts estimate that, over the next generation, a whopping \$1 to \$4 trillion will move from one generation of Canadians to the next or be gifted to charitable organizations.

Given the relationship between sizeable wealth transfer and charitable endeavours, one may reasonably conclude that the wealthiest Canadians would be well-versed in the advantages of strategic gift planning, but anecdotal evidence suggests otherwise. Clearly,

initiating a charitable gifting plan should be moved further up the list for many families.

Recent changes relating to tax and estate benefits when gifting registered securities, prolific growth of donor advised fund programs, and improving cost efficiencies for family and business foundations are just a few of the changes to affect the menu of planning options that may be used to best fit or rework an estate and gifting strategy to an individual's circumstances.

If you have RRSPs or RRIFs, recreational property, life insurance, investment assets or a small business, you'll be surprised at the planning opportunities a professional advisor may uncover in tailoring a plan just for you.

I hope you find this year's guide to be useful, thought-provoking, and motivating to move forward with your own considerations. The time for planning is now.

*Chris Carter is the Business Analyst for the Morning News on Global BC Television and an Associate Director, Wealth Management with ScotiaMcLeod. He has written extensively about estate planning tips and strategies for Canadian families.*



Chris Carter

## Your plan will impact the future

### Message from the Chair LEAVE A LEGACY™ Greater Vancouver

Do you ever wonder what our world will be like decades after we are gone? Will our communities thrive? Will our grandchildren experience similar joys and challenges that we faced?



Kathy Mannas

You can have an impact on the future by taking time to plan today. LEAVE A LEGACY™ is a program that encourages people to act now to enhance lives for those who follow. The LEAVE A LEGACY™ message is simple – ensure you have an up-to-date will and consider leaving a gift for charity in your will. A gift in your will or another type of estate gift to your charities of choice ensures your legacy. You can have an important impact on building a brighter future for your family and community.

Planning today helps you make wise decisions for the future needs of your loved ones and also the causes in which you believe. One is not exclusive of the other. This publication will help you learn more about what you can do, and what others have done, to place their personal imprint on shaping the world tomorrow. It feels good to help others. Consider taking the next step through creation of a legacy gift.

**Kathy Mannas, CFRE**  
Major Gifts Officer  
The Salvation Army, BC Division

## Charitable gifts from everyday people

### Message from the Chair CAGP Greater Vancouver Roundtable

The Canadian Association of Gift Planners (CAGP) Greater Vancouver Roundtable is pleased to bring you this LEAVE A LEGACY™ feature supplement. Our hope is that it will provide you with valuable



Charlene Taylor

information and the practical tools you need to leave a legacy to your favourite charity. The stories you will read throughout this supplement illustrate how people like you are strengthening and enriching our communities through charitable gifts.

The Canadian Association of Gift Planners (CAGP) is an association of gift planning professionals whose main purpose is to support charitable giving in Canada by raising awareness of the many ways in which individuals can make a difference in their communities through well planned, tax-effective charitable gifts. The CAGP membership is diverse and includes fundraisers, lawyers, accountants, financial advisors, trust officers and other estate planning professionals who work as a team to help donors achieve their philanthropic dreams.

If you are interested in learning how you can positively impact your community with a planned gift, please contact your advisor, favourite charity or a gift planning professional listed in this supplement. Never underestimate the difference that just one person can make!

**Charlene Taylor**  
Associate Director, Planned Giving  
VGH & UBC Hospital Foundation



# Building a Brighter Future for Your Family and Community



## LEAVE A LEGACY™

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**Variety – The Children’s Charity of BC**

Director of Planned Giving  
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Burnaby, BC V5C 6C6

tel 604-320-0505

fax 604-320-0535

email [peter.chipman@variety.bc.ca](mailto:peter.chipman@variety.bc.ca)

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Sarah Leyshon-Hughes is acting manager, Private Committee Services, Public Guardian and Trustee of British Columbia.

## The importance of Having a will

Did you know that by not making a will you have no say in how your estate is distributed?

The Estate Administration Act states that when one dies without a will and without immediate next of kin, the Public Guardian and Trustee (PGT) has the right to administer the estate with the assets, after administrative expenses, passing to the next of kin through bloodlines.

George, who never married or had children, died in 2001, leaving an estate worth about \$1 million. PGT administered George’s estate, hiring heir locators to locate his rightful heirs through his birth certificate.

The estate was distributed to four second cousins who had never known George. Expenses were more than \$35,000 after seven years of work.

Had George established a will, a charity could have been named, resulting in benefits to his community.

most part in their later years on pension income. After her husband died, Molly made a will, appointing PGT as her executor, and leaving the residue of her estate to the West Vancouver Public Library.

Because her estate was left to charity, no income tax had to be paid, increasing the gift she made after she passed away.

### No will, no birth certificate

If a birth certificate cannot be found, funds from a deceased’s estate will pass to the British Columbia Unclaimed Property Society (BCUPS). The funds are held in perpetuity, available for claim by a rightful heir, provided they can prove they are the heir and the only heir to the estate. If no one comes forward, the BCUPS each year transfers funds to the Vancouver Foundation to be used for charitable purposes.

**Sarah Leyshon-Hughes**

Acting Manager,  
Private Committee Services  
Public Guardian and Trustee of British Columbia

### What happens when you have a will

Molly’s story was quite different. She and her husband lived quietly in a rental apartment in West Vancouver for many years. They were not wealthy, living for the

## Her husband hits her and she worries about her two kids.

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# Building a Brighter Future for Your Family and Community



BC Cancer Foundation donor Byron Aceman celebrates his fifth year cancer-free with his son, Scott Aceman.

PHOTO/BC Cancer Foundation

## The will to make a difference

Six years ago, Vancouver businessman Byron Aceman was diagnosed with breast cancer.

It's uncommon among men, accounting for only one per cent of all breast cancers. And, unlike female breast cancer, awareness of this disease lags far behind. Fortunately, Aceman's cancer was diagnosed early and today he is cancer-free.

"After my father died of colon cancer in 1989, I read an article encouraging families to talk openly about the disease. I remembered that advice when I was diagnosed and immediately told my family and friends and even my office staff," said Aceman.

"I've told my story to many other women as well. They say they've never heard of male breast cancer but assure me they'll tell their husbands and urge them to check themselves regularly," added Aceman.

Aceman's first major gift to the BC Cancer Foundation came soon after his cancer surgery six years ago.

"I wanted to make a donation to sup-

port the work of the BC Cancer Agency because I was very impressed with the care I had received from my oncologist, Dr. Scott Tyldesley. I've told many people how lucky we are to have the BC Cancer Agency with all its top oncologists and researchers. We don't have to go anywhere else - we have everything here in B.C.," explained Aceman.

Aceman has donated to the BC Cancer Foundation in many different ways. His largest gifts have been in the form of public stocks. A gift of publicly traded shares allows donors to completely eliminate capital gains tax.

Recently, he included a gift to the BC Cancer Foundation in his will so his support for cancer research can continue well into the future.

"You don't have to be wealthy. You don't have to give large amounts - it all helps make a difference," said Aceman.

**Isabela Zabava**  
Senior Director, Planned Giving  
BC Cancer Foundation



Mary McBride, Cancer Researcher

## Your gift is finding solutions in BC.

More children survive cancer thanks to advances in research, but survival can carry lifelong consequences. Mary McBride's study at the BC Cancer Agency is looking at the future health risks of children and is one of 27 current research projects in BC funded by the Canadian Cancer Society.

Through a gift in your will, we can customize your wishes to make the biggest impact.

Give to the Canadian Cancer Society to help individuals with cancer and fund more solutions right here in BC.

Contact Mrs. Toni Andreola at:  
(604) 675-7112, or  
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# Building a Brighter Future for Your Family and Community



## Choosing an executor



Sheila Anderson is a will & estate planner for TD Waterhouse Private Trust.

It's important to be realistic and practical when choosing an executor. The work involved is time-consuming and includes the following duties:

- finding the original will;
- formally notifying the beneficiaries, the next of kin and others who might have a claim or interest;
- locating, itemizing, valuing and protecting the assets;
- redirecting mail, and cancelling leases, subscriptions, memberships, pensions and annuities;
- preparing the probate application;
- advertising for creditors;
- circulating probate and gathering in the assets or registering them in the name of the estate;
- paying any debts and liabilities;
- preparing and filing the final tax return and obtaining a clearance certificate;
- preparing an accounting for the beneficiaries and circulating it to them with release;
- distributing the estate and/or setting up a continuing trust or trusts.

The executor accepts personal liability for all mistakes, including those made by anyone hired to provide assistance.

Your choice of an executor for your

estate should be based on several considerations:

- Availability
- Health and mental competency when it's time to execute the estate
- Knowledge and expertise
- Ability to work together and agree if multiple executors are involved
- Place of residence (Probate and estate administration are governed by provincial laws and rules)
- Location of assets.

It may be helpful to consider a professional executor – the trust company. The costs are known and the estate will be managed efficiently, quickly and correctly.

A corporate executor offers: availability and permanence; objectivity in dealing with beneficiaries; expertise in settling estates efficiently and cost-effectively; accurate, timely and complete reporting to beneficiaries; and continuity as trustee for continuing testamentary trusts and estate and tax planning information and recommendations.

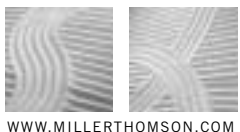
**Sheila M. Anderson LLB**  
*Will & Estate Planner*  
*TD Waterhouse Private Trust*

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# Building a Brighter Future for Your Family and Community



## Don Lanskail's legacy lives on, walks on

Former West Vancouver Mayor Don Lanskail was always passionate in his belief that everyone should enjoy West Vancouver's natural beauty.

One of his early legacies was the development of the West Vancouver Centennial Seawalk, the final section of which he opened in 1988.

The project originated in 1965 when Lanskail, a first-term West Vancouver alderman, struggled along with his fellow councillors to find a suitable project to commemorate Canada's upcoming centennial celebrations.

While planning a weekend hike with his son, Bruce, the idea of walking the shoreline from Dunderave Pier to Ambleside Park sprang to mind.

Amazingly, he was able to achieve consensus from all property owners along the route and the project proceeded without incident.

The first section of West Vancouver's Centennial Seawalk was opened in 1967 with the remaining sections completed within two decades.

"Don was able to grasp the big picture immediately and didn't dwell on small issues. He was very passionate

about what he did, and had the God-given ability to inspire others," said fellow councillor Rod Day.

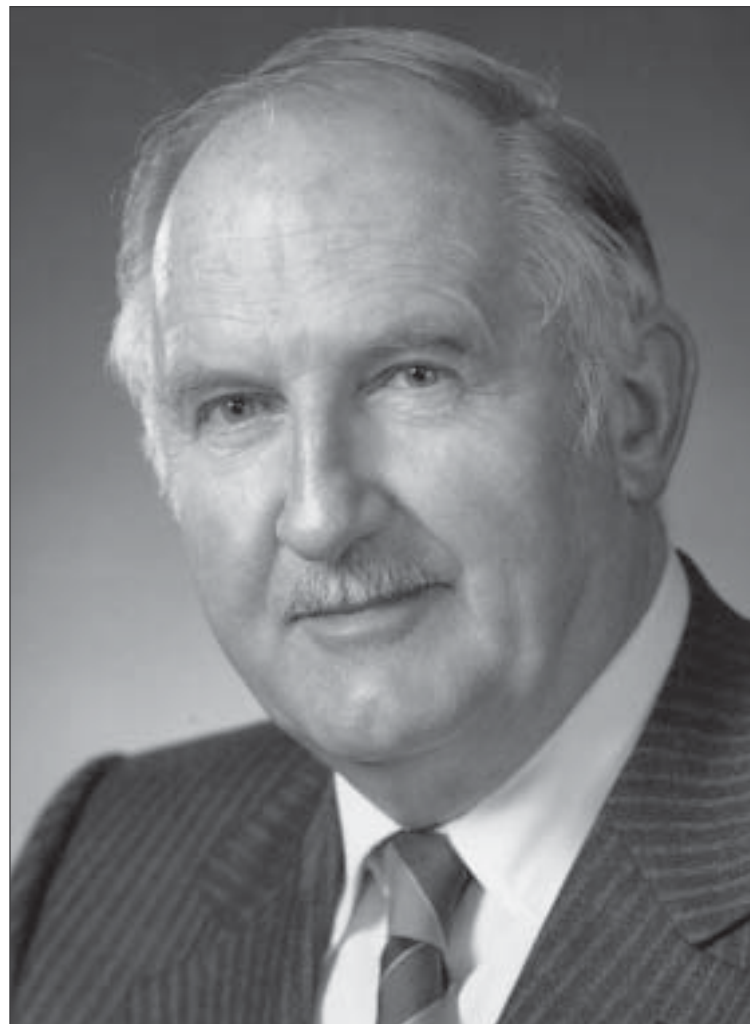
As well as being a giant in the forest industry and a dedicated public servant in West Vancouver, Lanskail was a devoted family man, ardent golfer and appreciator of the outdoors.

Shortly after leaving office in 1992, the "Father of West Vancouver's Centennial Seawalk" was diagnosed with cancer and died in October 1996.

Lanskail's will established the Donald and Marjorie Lanskail Fund within the West Vancouver Community Foundation with income used to achieve his final wish: development of a continuous walkway from Cleveland Dam to the Capilano River and along the West Vancouver waterfront to Dunderave Pier.

The fund recently provided a pedestrian bridge near John Lawson Park, joining the existing West Vancouver Centennial Seawalk to the park – another legacy and another step toward realizing Lanskail's vision.

**William R. Harvey, CFRE**  
*Director, West Vancouver  
 Community Foundation*



**Donald Lanskail.** (Photo courtesy of West Vancouver Archives. Rupert Harrison collection. 1002.WVA.RAH Donald A.S. Lanskail, 1987)

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# Building a Brighter Future for Your Family and Community



## Estate planning – glossary of terms

### ADMINISTRATOR

An individual, usually the closest next of kin, who is appointed by the Supreme Court to administer the estate when there is no will, or when a will exists and the named executor is unwilling to act.

### BENEFICIARY

A person who receives some benefit – whether money or property – from the will of a deceased person.

### CAPITAL GAIN

Profits realized on the sale of an asset, or deemed to be realized on the death of an individual, as if the asset had been sold on the date of death.

### CAPITAL LOSS

Loss incurred on the sale of an asset, or deemed to be incurred on the death of an individual, as if the asset had been sold on the date of death.

### CODICIL

A document that amends a valid will. Instead of rewriting the entire will, a codicil is sometimes used to make minor changes to an existing will (e.g. to change the

name of the executor appointed in the will). A codicil must be executed in the same way as a will in order to be valid. Codicils are used much less often than previously because word processing makes it easy and economical to reproduce the entire will with those minor changes.

### EXECUTOR

Individual appointed in a will to administer the estate of the deceased. (The feminine form is “executrix,” and plural forms, “executors” and “executrices”.) Responsibilities include collecting the assets of the deceased, paying debts, and dividing what remains of the estate among the heirs in accordance with the will.

### GRANT OF PROBATE

Court documents issued by the Supreme Court confirming the appointment of an executor named in a will and confirming the validity of the will itself. The executor uses this document when dealing with third parties about estate assets (e.g. Land Title Office, financial institutions, Motor Vehicle Branch, Canada Revenue Agency) proving his or her authority to act.

### HEIR

Individual who is entitled to inherit from an estate under the rules of intestacy when there is no will, or the will is incomplete as to the disposition of the assets.

### INTESTATE:

When an individual dies without a will, that person’s estate is distributed in accordance with provisions of the Estate Administration Act among the next of kin.

### LEGACY

Usually a specific cash amount left in a will to an individual or charity.

### POWER OF ATTORNEY

A legal document which grants another individual the authority to act on your behalf in various matters. Unlike a will, which provides for the orderly distribution of your estate after your death, a power of attorney terminates on your death.

### REPRESENTATION AGREEMENT

A document which appoints a representative to make health care decisions on your behalf if you are incapable of making

those decisions yourself. It can also be structured to cover managing your financial affairs.

### RESIDUARY BENEFICIARY

Beneficiary to whom the residue of the estate is left.

### RESIDUE

That portion of the estate remaining after the debts have been paid and all specific gifts of real and personal property have been made.

### SPECIFIC BEQUEST

A gift under a will of a specific item or personal property, or a specific amount of cash.

### TESTAMENTARY ASSETS

Property of a deceased person which passed through the estate and is subject by law to payment of debts and legacies. For example, the assets will “flow through the will” and not pass directly to named beneficiaries or joint tenants outside the estate.

### TESTAMENTARY TRUST

A trust created under a will.

### TESTATOR

Individual who makes a will.

### TRUST

The situation when one person (the Trustee) holds the property of another person (the benefactor or settlor) for the benefit of another person (the beneficiary).

### WILL

A will is a written document that expresses a person’s final wishes concerning disposition of his or her estate following death. To be valid (enforceable by law), the will must be executed according to certain rules. For example, in BC, wills must conform to the rules set out in the Wills Act (British Columbia).

These include:

- Testator must be at least 19 years of age when the will is made, subject to certain limited exceptions;
- The will must be in writing;
- The will must be signed by the testator at its end in the presence of two witnesses who must also sign in the presence of each other and the testator.

### WILLS VARIATION ACT

The British Columbia statute permitting a spouse or child to obtain benefits from the estate of a deceased if not adequately provided for by the will.

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## The Elizabeth Fry Society of Greater Vancouver

### Making history . . .

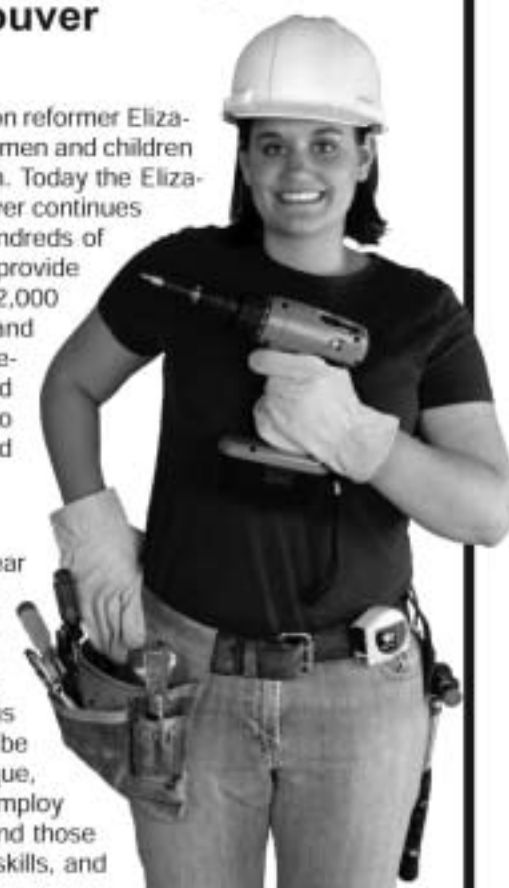
Over a century ago in England, prison reformer Elizabeth Fry made history by helping women and children find a way out of poverty and prison. Today the Elizabeth Fry Society of Greater Vancouver continues this pioneering work. Each year hundreds of volunteers and highly trained staff provide services and support to more than 12,000 of society’s most vulnerable adults and children—Aboriginal youth, the homeless, women fighting addiction, and women just out of prison struggling to make a new life for themselves and their kids.

### Not repeating it

In response to urgent need, this year the Society opened a new resource centre for poor and homeless women, opened a new shelter home, with another in the planning stages, and expanded hours and locations of other programs. We will soon be opening Working Wonders, a unique, two-year program to train hard-to-employ and underemployed poor women and those leaving prison in literacy, essential skills, and non-traditional job skills.

Our work is not to just patch things up, but to help those in need make lasting change. That’s the way out. Help us continue this transformative work. Contact us at our main office at 103-237 East Columbia Street, New Westminster, BC V3L 3W4.

Tel: 604-520-1166. Web: [www.elizabethfry.com](http://www.elizabethfry.com).







# Building a Brighter Future for Your Family and Community



## Volunteer experience inspires planned gift



Marnie Hughes in the gift shop of St. Vincent's Hospital Langara.

For Marnie Hughes, planning a gift in her will for Tapestry Foundation for Health Care was a natural thing to do.

A member of the St. Vincent's Hospital Guild since 1990, Hughes volunteered for Our Lady of Mercy Home, a facility connected to the former St. Vincent's hospital. Her husband was on the board of St. Vincent's and her daughter volunteered as a candy striper.

Hughes now helps run a gift shop at St. Vincent's Hospital, Langara site - one of five Providence Health Care seniors care facilities supported by Tapestry Foundation.

Like so many guild members, Hughes has a special connection with St. Vincent's. Though the original hospital on Heather Street was torn down, paving the way

for a Campus of Care, the community spirit of that original site lives on through the guild and their work at other Foundation-supported sites. And it's people like Hughes who continue to make those sites special.

"I feel so blessed," she said. "I've made so many friends through the guild and St. Vincent's, people from all walks of life. It was only natural for me to remember Tapestry Foundation in my will."

**Marianne J. Dupré**  
Communications Officer  
Tapestry Foundation for Health Care



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*The West End Seniors' Network Society's mission is to improve the quality of life for all older adults in our community.*

**Today the Petersons took Jenny to the park and gave a gift of good health for generations.**



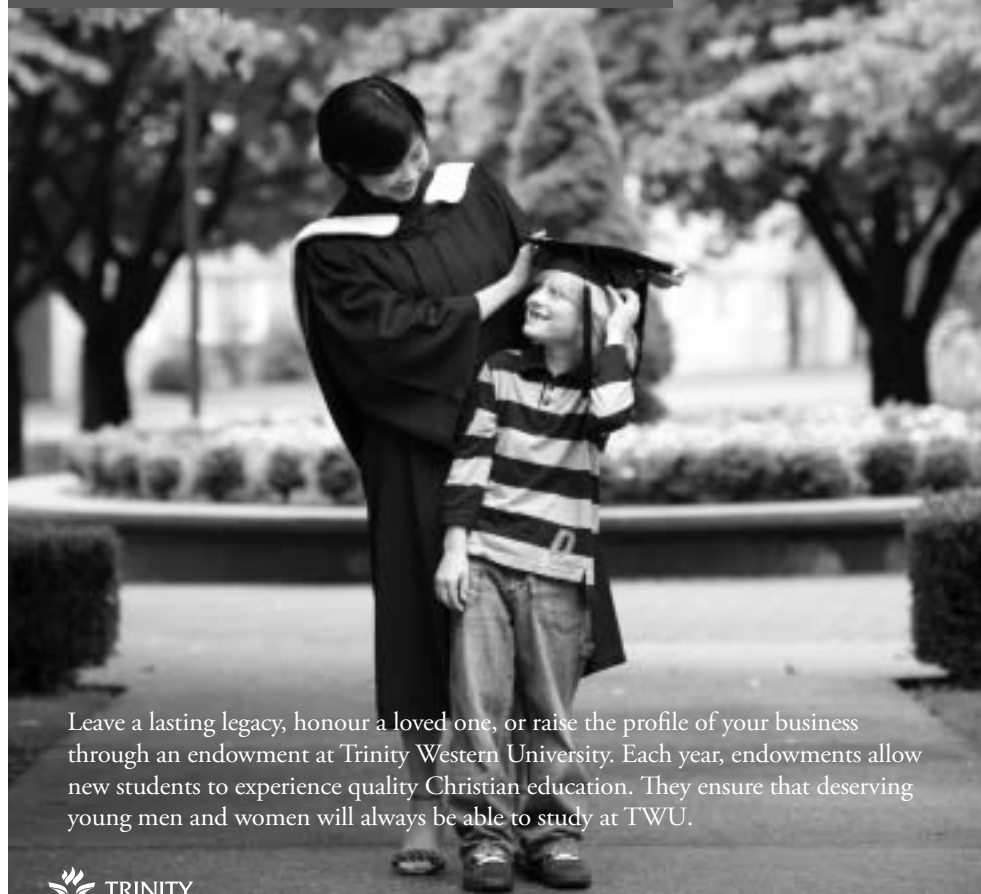
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# Building a Brighter Future for Your Family and Community



*end of life  
is not the end of caring*

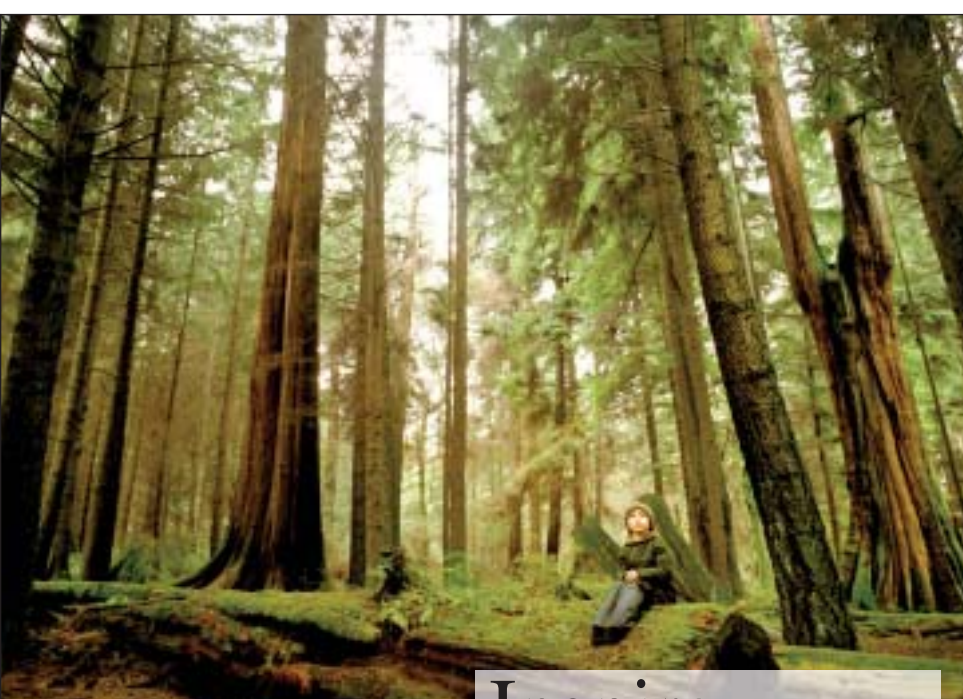


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- Delta Hospice Society • Langley Hospice Society • Lions Gate Hospice Society
- Little Mountain Residential Care and Housing Society • Mission Hospice Society • Qwemtsin Health Society
- Richmond Hospice Association • Ridge Meadows Hospice Society • St. James Community Service Society
- Sunshine Coast Hospice Society • Surrey Hospice Society • Vancouver Hospice Society
- VGH Palliative Care Unit • White Rock Hospice Society

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## Inspire future Generations

to cherish our Parks and Recreation Facilities

*It is only in thoughtful reflection and in hopeful action that we will be able to pass on to our children's children a world worth keeping. ~ Robert Bateman, artist & naturalist*

Your legacy will live in the lives of others and will be seen by more than 8 million people who visit Vancouver parks each year. A bequest, transfer of securities or your contribution to an Endowment Fund will help ensure our parks and recreation facilities are here for generations to follow.

To learn more about leaving a legacy for your favorite park or recreation facility, please contact Josie Riebe, Manager Fundraising & Development at 604-718-5888 or [josie.riebe@vancouver.ca](mailto:josie.riebe@vancouver.ca)



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\* Financial contributions to Canadian Municipalities are tax deductible

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# Power of attorney

– Can you afford to live without one?

If an accident left you unable to manage your financial affairs, who would take over for you? Have you appointed that person to be your “attorney” under a power of attorney document?

If not, you may be surprised at how little they will be able to do to assist you.

They won't be able to cancel your car insurance, use the money in your bank account to pay your bills, rent out your property on your behalf, or sell your assets to help fund your expenses.

A power of attorney, created under the Power of Attorney Act, R.S.B.C. 1996, c. 370, is a document by which you may appoint another person (or corporation) to act as your attorney to deal with your financial and legal affairs.<sup>1</sup>

A power of attorney grants broad discretion on the attorney and is, therefore, an extremely powerful document. It is vital that you appoint a trusted and financially responsible individual to act as your attorney.

A power of attorney automatically ends when you die, become bankrupt or mentally incompetent.

If you want it to remain valid after you become mentally incompetent, you must execute an enduring power of attorney, allowing the person appointed as attorney to continue making financial and legal decisions for you.

If you do not have an enduring power of attorney and become mentally incompetent, an application must be made to the court to appoint a “committee” to manage your financial affairs – a time-consuming and expensive process. As a result, virtually all powers of attorney are enduring.

If you are concerned about the manage-



Emma McArthur is a lawyer with Bull, Houser & Tupper LLP.

ment of your financial and legal affairs in the event you are unable to manage them yourself, consider consulting a lawyer regarding powers of attorney.

**Emma McArthur**  
Lawyer,  
Bull, Houser & Tupper LLP

<sup>1</sup> Powers of attorney, whether or not they are enduring, are limited to financial and legal decision-making and do not authorize the attorney to make medical decisions for you. If you would like to appoint another person to make medical decisions on your behalf, you may do so by appointing a representative under a Representation Agreement for Health Care.



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# Building a Brighter Future for Your Family and Community



## Helping others through the kindness of hospice

Helen Essler was always looking for ways to help others. She would say a kind word to a total stranger who looked sad or distressed, hoping to make his or her day a little brighter.

She volunteered wherever she lived. She always said she wished she hadn't worked as long as she did as there was so much to do as a volunteer.

After more than 60 years of marriage, Essler's husband, Arnold, became gravely ill. She cared for him at home as long as she could but he needed more care than she was able to provide.

He was taken into palliative care, which is where she and her family were first introduced to the Surrey Hospice Society.

The Surrey Hospice Society volunteers came into his room, quietly sat with him, cheered him up and offered support to Essler. Fortunately, her husband was one of the few who stabilized and lived an additional three years.

But Essler never forgot the kindness and compassionate presence of the volunteers and the positive impact they had on

her family. It was at that point she decided to support their work through planned giving.

Essler asked her family to remember the Surrey Hospice Society and to continue to support them. Her family carried out her wishes after she passed away on August 5, 2007 – her husband's birthday. He had passed away only three weeks before.

Their generous gift to the Surrey Hospice Society helped in expanding grief support programs in the resource and support centre.

When the centre was expanded, Essler's family made another donation toward capital building expenses. Essler would be happy to

know that her support made such a difference to so many people in Surrey.



Arnold and Helen Essler

**Marion Brandner**  
Executive Director  
Surrey Hospice Society



## Shriners Hospitals for Children



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Allan Morgan as Prospero  
Jaie Melsaac as Miranda  
The Tempest (Photo: David Cooper)

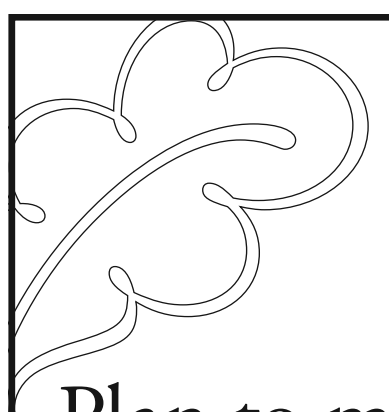


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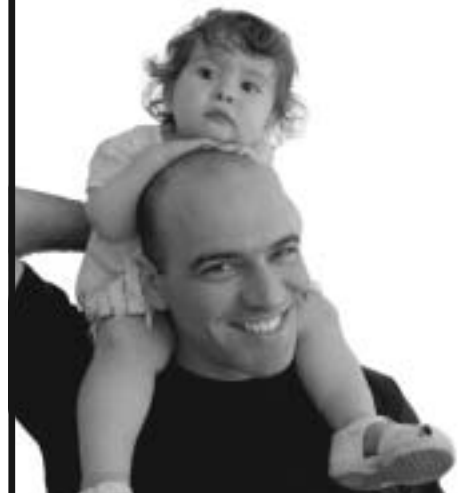


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# Building a Brighter Future for Your Family and Community



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### **Canadian Breast Cancer Foundation**

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### **Canadian Cancer Society**

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### **Bard on the Beach Shakespeare Festival**

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### **BC Centre for Ability**

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### **BC Guide Dog Services**

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### Committee Members, Canadian Association of Gift Planners Greater Vancouver Round Table

(Front row l-r) Charlene Taylor (Chair), VGH & UBC Hospital Foundation; Dianna Hwang, Alexander, Holburn, Beaudin & Lang; Toni Andreola, Canadian Cancer Society; Heather Hamilton-Wright, Canadian Red Cross Society; John Blackmer, Solus Trust Co. (Second row l-r) Sarah Leyshon-Hughes, Public Guardian and Trustee of BC; Kathy Mannas, The Salvation Army; Isabela Zabava, BC Cancer Foundation; Nicole Jeschelnik, Vancouver Foundation; Celia Campos, YWCA of Vancouver. (Back row l-r) Richard Langford, BMO Harris Private Banking; Tracy Cromwell, H.R. MacMillan Space Centre; Andy Wickey.

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# Building a Brighter Future for Your Family and Community



## Bequest opens doors for Aboriginal students

During her childhood, Edie Fishlock learned about the history and lore of the West Coast First Nations, establishing a connection with Aboriginal culture that continues to this day.

Her husband, Graham Fishlock, shares her deep regard for the native peoples of British Columbia and the richness of their heritage.

When the couple wrote their wills, it seemed fitting to include a bequest that would support Aboriginal students.

“Being teachers, we’ve always been conscious that the kids in our classes are the ones who are going on,” said Fishlock. “And you see those kids who, if they could get some extra support, could go a long way. We wanted to help that happen.”

The Fishlocks graduated from the University of British Columbia in the mid-1970s. They decided to establish their bequest at the university – a decision Edie Fishlock calls one of the best of their lives.

Through this planned gift, they intend to create the Graham and Edie Fishlock Scholarship and Bursary Fund, which will support students associated with the First Nations House of Learning at UBC.

“We chose UBC for this bequest

because the university opened so many doors for us,” said Graham Fishlock. “It taught me most of the things that I still carry with me today, and made me realize that the world is a place of limitless opportunity.”

This is what the Fishlocks hope the beneficiaries of their planned gift will also discover.

**Cathy Beaumont**  
*University of British Columbia*

When Graham and Edie Fishlock wrote their wills, it seemed fitting to include a bequest that would support Aboriginal students.

■PHOTO/Martin Dee



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United Way  
of the Lower Mainland

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## Make the most of your giving – stay local & go far

Having fished since he was a young boy, John Smith\* grew disheartened when confined to a wheelchair in his old age. Thinking he would never fish again, Smith pined for the crisp scent of ocean air, the relaxation of lounging on a sunny dock, and the feeling of excitement when a line tugged gently between his fingers.

He learned about Fishing Forever, a program delivered by the BC Wildlife Federation and its clubs. The free fishing activities it provides for disabled people of all ages resurrected his hope in fishing once more.

On a typical Fishing Forever day, participants may be assisted onto docks or chartered boats with the aid of accessible ramps or slings, and receive instruction and lessons on how to fish by seasoned volunteers. After fishing, a barbecue provides a great environment for socializing.

A strong supporter of charities concerned with wildlife and the environment, Smith decided to donate to Fishing Forever, choosing planned giving as his method of support.

He was greatly comforted in the knowledge that a small portion of his savings would assist in the building of ramps, pathways and wheelchair accessible wharves and docks across the province, as well as in providing



Fishing Forever event in Parksville/Qualicum Beach

education and support for those new to fishing.

\*A pseudonym as the donor wishes to remain anonymous

**Jorge Barandiaran**  
Development Coordinator  
B.C. Wildlife Federation

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## CKNW Orphans' Fund

The CKNW Orphans' Fund has been helping children with special needs for more than 60 years.

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# Out here, we raise *spirits*

The Zajac Ranch for Children provides an *unforgettable camp experience* for children with serious and chronic illnesses and disabilities. For many of these kids, everyday childhood activities are made impossible by challenging medical conditions. With our specialized programs and 24 hour on-site Medical Centre, our campers can do everything from kayaking to horseback riding to soaring into the air on our high ropes course! At the Zajac Ranch, campers improve their self-esteem, build friendships and independence, and discover a renewed sense of childhood.

Help us "raise the spirits" of BC's special children by contributing your time, supplies for the Ranch, or a donation. 100% of every donation will go directly towards the Zajac Ranch for Children.



To learn more about the Zajac Ranch for Children or to make a contribution, please contact us at 604-739-0444 or [info@zajac.com](mailto:info@zajac.com). Visit us online at [www.zajacranch.com](http://www.zajacranch.com).



*Out here we raise spirits.*



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# Be a Superhero for BC Kids!

The Campaign for BC Children will result in a new BC Children's Hospital and transform the delivery of pediatric care in BC. Your planned gift today will ensure BC's kids get the best possible care for generations to come.



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### Nicholas Norrie

Nicholas Norrie was barely in this world when doctors told his mother, Tracey, that her newborn had to be airlifted to BC Children's Hospital. Nicholas had been deprived of oxygen, showed signs of jaundice and was diagnosed with Down Syndrome. At BC Children's, caregivers worked around the clock for days on end to ensure he received the treatment and care he needed. He has since undergone surgery at Children's twice and today he is thriving. Nicholas still goes to Children's Hospital for regular check-ups and his parents could not be prouder of their little boy and how far he has come.





# Building a Brighter Future for Your Family and Community



## Can UBC Create Your Legacy?



**Jack and Ruth Kermode think so.** As supporters of postsecondary education, Jack and Ruth decided to make a gift to the University of British Columbia in honour of Jack's sister Kay. When Kay passed away, Jack and Ruth established the Kathleen Vawden Kermode Memorial Bursary, which provides financial support to students in the Faculty of Education. "With Kay being a teacher, we thought a bursary at UBC would be a fitting way to honour her memory," Jack says.

A bursary is a student award based on financial need. Although Jack and Ruth are UBC alumni who feel their UBC education contributed much to their lives, anyone can make a gift to UBC.

To establish a planned gift that will honour a loved one while supporting vital programs like student awards, please contact UBC Gift & Estate Planning at 604.822.5373 or [heritage.circle@ubc.ca](mailto:heritage.circle@ubc.ca).



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100BLAL



**The most important gift you will ever give**

*VGH & UBC Hospital cardiologist Dr. Saul Isserow with a patient at the Centre for Cardiac Rehabilitation.*

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Barbara Vengshoel

## Gift of securities lets donor see her legacy at work during lifetime

Barbara Vengshoel of Coquitlam has always been committed to good heart health. As a kindergarten teacher, she helped parents understand the importance of healthy meals for their children.

"I'd see the kids always bringing chocolate desserts for lunch, so I gave them healthy treats at Halloween, as well as educated them about nutrition," said Vengshoel.

Years later, her husband, Arne, developed angina and required quadruple bypass surgery. The condition of his heart was a surprise to both of them: one of his arteries was 90

per cent clogged.

"He didn't like going to the doctor and preferred to eat healthily and stick to his fitness regime. I'm glad that I was persistent at getting him to the doctor," she said.

His treatment was successful and he lived for several years.

Vengshoel's commitment to heart health continues to this day with a full and active life, including a regular routine of walking.

She recently donated a gift of securities to the Heart and Stroke Foundation BC & Yukon. Her financial planner

advised her that, as well as having the chance to see her donations at work now, she would benefit from a tax savings. It was very important to her to observe first-hand how her gift can make a difference in the lives of so many.

"I want to do what I can to help. I just feel that I would like to do something useful in my life, give back to the community and, if I can, see results," said Vengshoel.

**May Low, CFRE**  
*Director, Personal Gifts Heart and Stroke Foundation BC & Yukon*

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*For more information on leaving your legacy of independence through direct contributions, endowment or capital fund contributions, contact Pacific Assistance Dogs Society.*



100BLAL



# Building a Brighter Future for Your Family and Community



## Giving through donor advised funds

Usually named in honour of the donor or a loved one, a donor advised fund allows you to give without placing limitations on what to donate, when to donate, or which charities to support – answers you may not have at the time you are contemplating your gift.

Gifts of cash, securities, life insurance and bequests to your donor advised fund may be made in one instalment or over a period of time.

Generally, the capital is invested and the income is gifted annually to charities “advised by” the donor.

Donor advised funds play a powerful role in integrating charitable giving into your financial plan.

Because donors can choose the funding timeline, as well as advise which charities are supported each year, the decision to give is separated from the process of planning the gift.

For instance, you may be facing an immediate tax event and have charitable intentions, but have not decided what your legacy will be.

Perhaps there are a number of charities you wish to support, but are hesitant to give as your choice of causes may change over time. Or you're uncer-

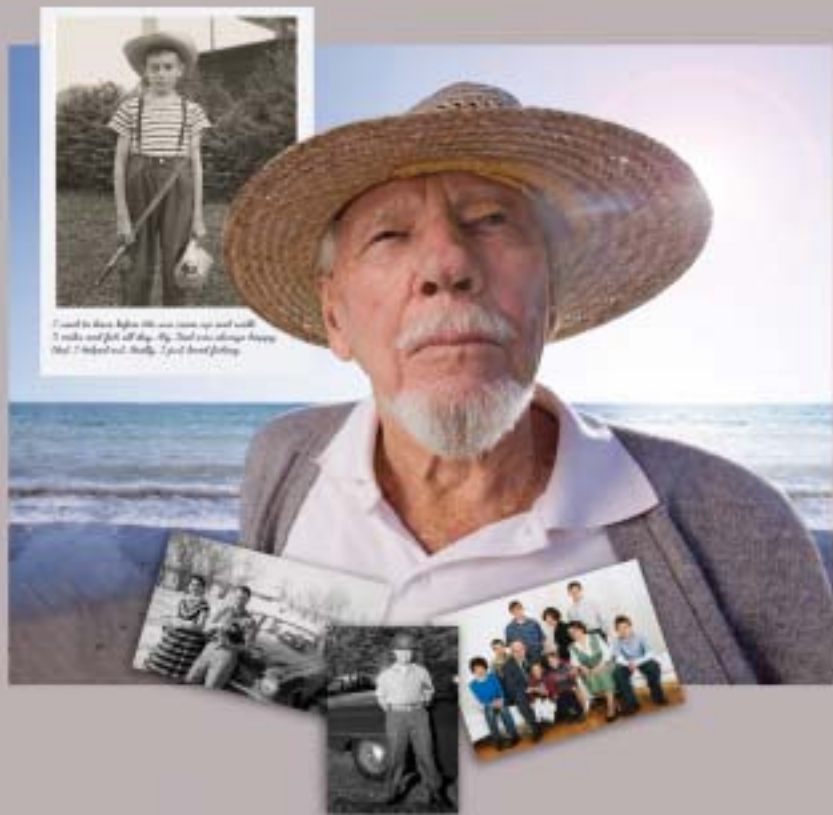
tain about the amount you can give.

Donor advised funds enable you to make a difference to many worthy causes, while providing the flexibility to tailor a charitable giving plan to your personal needs and objectives.

**J. Michael Keegan**  
Senior Wealth Advisor & Associate Director, ScotiaMcLeod

**Angela Wadsworth**  
Investment Associate, ScotiaMcLeod

J. Michael Keegan and Angela Wadsworth.



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- St. Vincent's Hospital Langara
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For information on making a planned gift, contact:

Dan Levitt  
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Vancouver, BC V5T 3N4  
Tel: 604.877.8189

E-mail: [info@tapestryfoundation.ca](mailto:info@tapestryfoundation.ca)  
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# Building a Brighter Future for Your Family and Community



## Why people like gift annuities

Retired Canadians who enjoy conservative income-producing savings and want to support their favourite charities beyond their lifetime may benefit from gift annuities.

A gift annuity provides a charity with an immediate and/or estate gift and, for the donor, an income for life as well as tax savings. Annuity payments are constant and provide a stable cash flow. The donor is freed from having to manage investments, and from the need of having to renew income-producing investments such as GICs.

While gift annuities are not for everyone, many retirees find them attractive for several reasons:

### 1. Safety

For most retirees, safety is, without question, the top priority for any investment. Because gift annuities provide a safe and fully guaranteed income for as long as you live, and can preserve the original capital for your favourite charities, they are well suited for conservative investors.

### 2. Income

The next objective for most people is to have their money generate a high income. Gift annuities generate a 50-to-100 per cent higher income than that from a bond or GIC.

### 3. Tax advantages

Another priority is spendable income

after income taxes have been paid. Since a large portion of the gift annuity income is tax-free, many people may reduce their income tax bill and even their Old Age Security Pension claw-back through a gift annuity.

To illustrate the results others have achieved with a gift annuity, here is a typical gift annuity example\*:

Mr. White, 72, had most of his savings in bonds and GICs. He wanted to increase his annual spendable income and leave a gift to his favourite charity. With a \$50,000 gift annuity, he was able to:

1. Get an annual income equal to an eight per cent interest rate on a GIC;
2. Provide an immediate gift of \$12,000 to his favourite charity; and
3. Provide a legacy gift of \$50,000 in support of his favourite charity.

If you want to reduce your income taxes, increase your retirement income, and leave a legacy for future generations, a gift annuity may be right for you.

\*These results are typical for donors between the ages of 65 and 85. The exact results you may obtain depend on individual factors such as your age, gender, taxable income, province of residence and health status.

**Dr. Eduard Fidler,**  
*Certified Financial Planner*  
*Principal, Legacy Gift Planners*



Eduard Fidler

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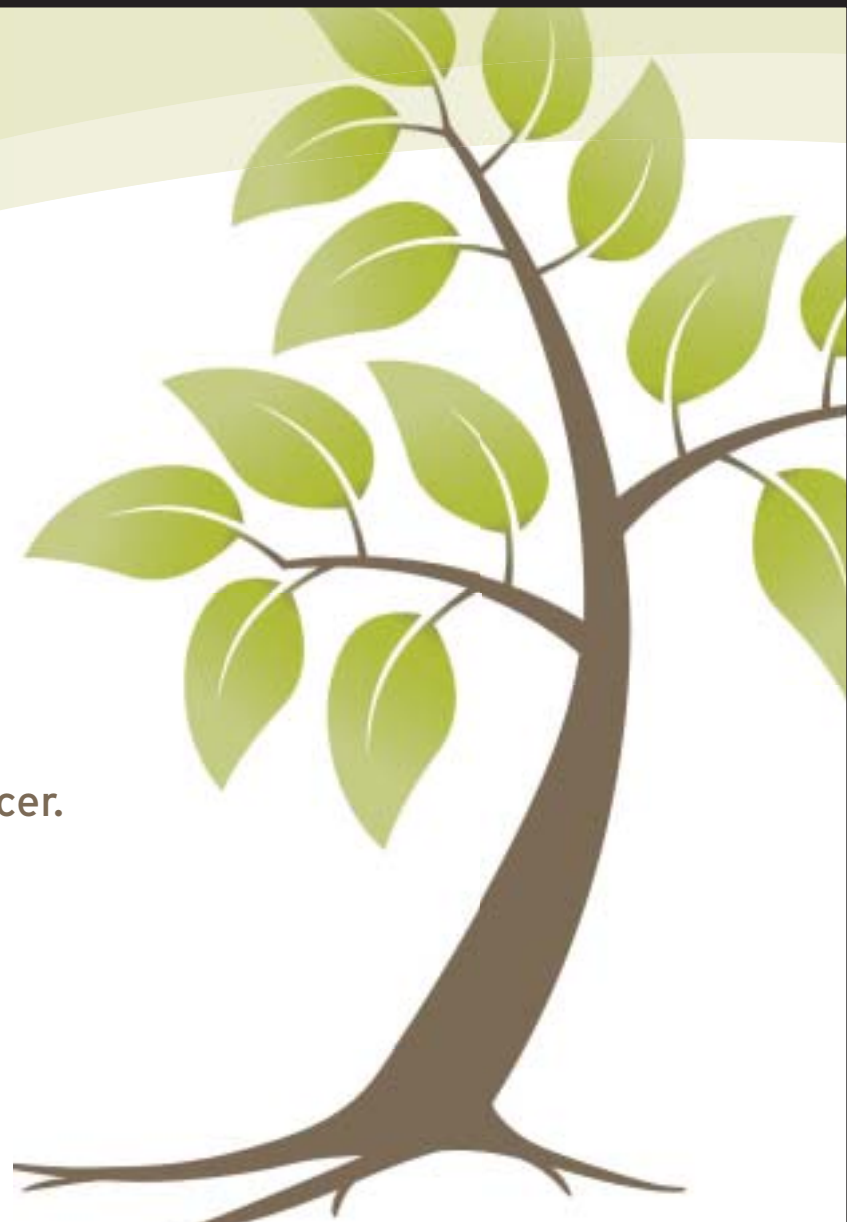
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# Building a Brighter Future for Your Family and Community



## Sharing life's rewards with those less fortunate

Bill Kelly, an RCMP officer, and his wife, Nora, a musician and piano teacher, lived in many different communities in Canada as a result of his career. Consistently, Kelly witnessed the kindness of volunteers and staff within The Salvation Army in many locations where he was stationed.

"As a RCMP officer, I met disenfranchised individuals and realized how important The Salvation Army was to alleviating their anxiety, distress and despondency. Through my work, I connected with these same distraught souls and referred them to the caring folks at The Army," said Kelly.

Kelly retired from his position of deputy commissioner after 37 years with the RCMP. He kept busy in his retirement by teaching criminology courses at university, enjoying music and remaining socially active in the community. Shortly after their 65th wedding anniversary, his beloved wife passed away.

Seven years before Nora Kelly's passing, the couple had decided to leave their legacy through generous donations to several charities, including The Salvation Army. Their gift to The Salvation Army included the purchase of gift annuities from The Army. The

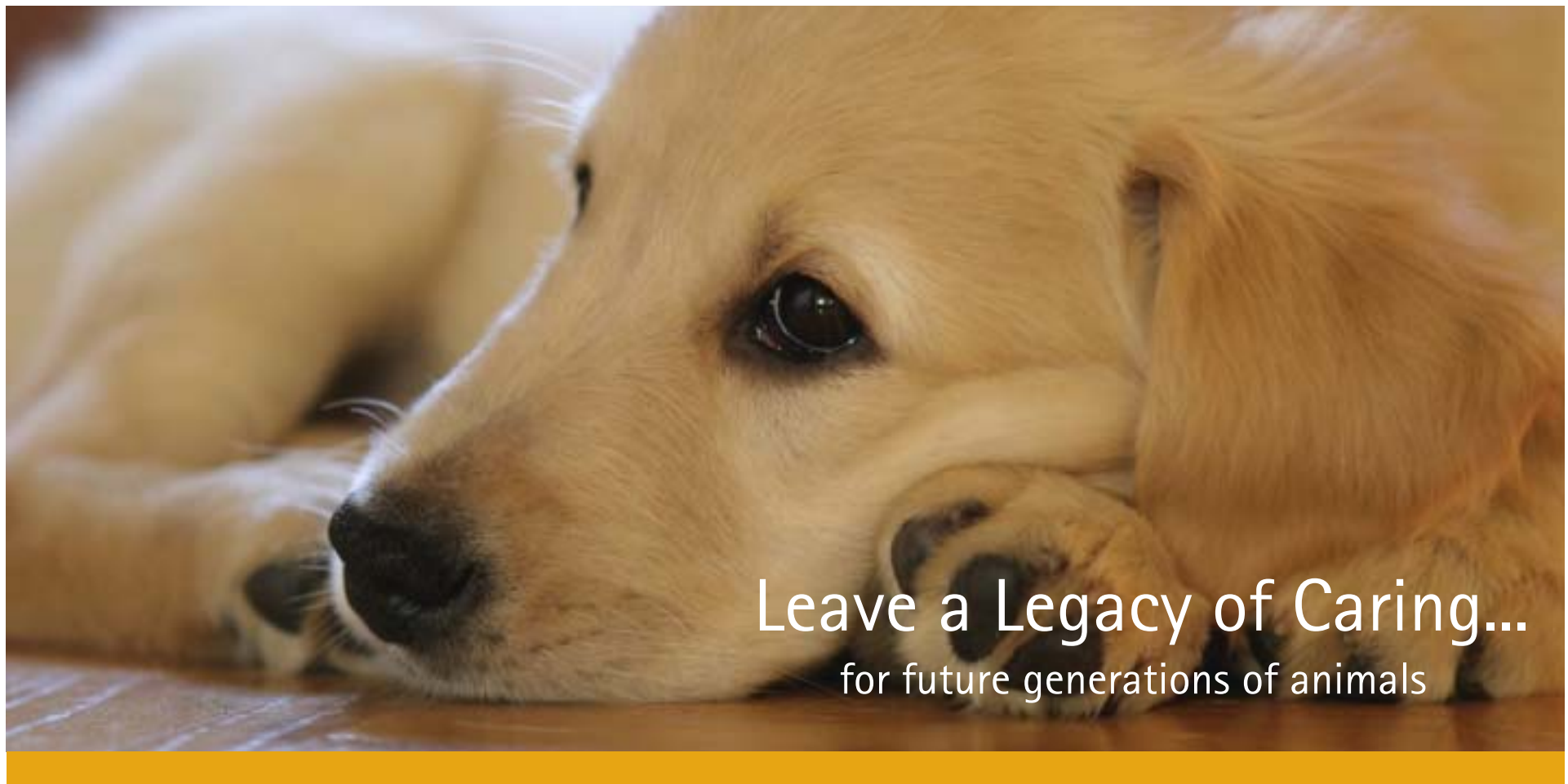
annuities continue to supply Kelly with substantial regular income. On his death, the balance of the annuities will be given to The Salvation Army.

"I am so pleased with our decision," said Kelly. "The Salvation Army does honest and important work for a group of people who would struggle even more, if not for their kindness. I've always respected the people and work of The Salvation Army and it gives me tremendous satisfaction to support them in this way."

**Kathy Mannas,**  
Major Gifts Officer  
The Salvation Army



Bill and Nora Kelly



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# Building a Brighter Future for Your Family and Community



## 2008 federal budget measures assist donors and charities



Sandra Enticknap

February 2008's federal budget featured changes which assist donors and charities.

### Donations of exchangeable securities

Capital gains realized on gifts of publicly listed securities to registered charities were exempted from tax in 2006.

Budget 2008 proposed an extension of this relief to certain types of securities not publicly traded but exchangeable into other

securities listed. Prior to Budget 2008, taxpayers who exchanged these securities into publicly listed securities – which were then gifted to charity – may have realized the capital gain on the exchange but did not qualify for a tax exemption.

The new proposal exempted from tax capital gains realized on the exchange where the securities acquired on the exchange are themselves eligible for a capital gains exemption and are donated to a regis-

tered charity within 30 days of the exchange. Legislation to implement this proposal received Royal Assent on June 18, 2008 and applies to gifts made on or after Feb. 26, 2008.

### Excess Corporate Holdings

The 2006 exemption from capital gains tax of gifts of publicly listed securities initially applied only to gifts made to public charities. In 2007, the federal government extended the exemption to such gifts made to private foundations. When the government extended this exemption to private foundations, it introduced the "excess business holdings" regime to prevent people connected with private foundations from using for their own benefit their own and foundation shareholdings.

Budget 2008 contained proposals to amend the regime, including exempting from this regime certain holdings of unlisted shares held by a private foundation on March 18, 2007.

Draft legislation with respect to these provisions was released June 14, 2008. As Parliament was dissolved and a federal election called for Oct. 14, implementation of these provisions remains outstanding.

### Donations of Medicines

Budget 2007 introduced a tax incentive for corporations to donate medicine to qualifying charities for use in the developing world. However, there has been some confusion as to which charities are eligible to receive these gifts. Budget 2008 proposed that eligibility will be determined by the Minister of International Cooperation in conjunction with the Canadian International Development Agency.

Legislation to implement this proposal received Royal Assent on June 18, 2008 and applies to donations made on or after July 1, 2008.

**Sandra Enticknap, LLB, TEP**  
Miller Thomson LLP



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[www.langara.bc.ca](http://www.langara.bc.ca)



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# Building a Brighter Future for Your Family and Community



Frastacky's sister, Luba Frastacky, with Dr. Paul Courtright and Margaret Kessy from Tanzania. Kessy is Africa's first gender and blindness coordinator and her position is funded by Frastacky's legacy. Photo by Linda Young.

## Vancouver carpenter built a lasting legacy

In July 2006, Mike Frastacky, a Vancouver carpenter, was murdered in Afghanistan while putting the finishing touches on a school he built to educate over 600 girls and boys. Frastacky's tragic death at age 56 made headline news across Canada.

It's believed Frastacky was shot by insurgents because he was educating girls. Though he's gone, his legacy of improving people's lives, especially of girls and women, lives on.

Frastacky left a bequest to Seva Canada, a Vancouver-based international eye care charity that has been working for 26 years to prevent blindness and restore sight in the developing world. Because two-thirds of the world's blind are women, Seva is taking a leading role in understanding and reducing the barriers to women and girls seeking care.

Frastacky's bequest has so far funded eight major projects, including the purchase of a laser for a new eye hospital in Tibet, the establishment of an eye care centre in a remote hill district of western Nepal, the funding of a glaucoma unit for Africa, and a program in Tanzania to ensure that girls and women will have their sight restored.

Seva has also used Frastacky's gift to obtain matching grants, thereby doubling the power of his generosity.

"He liked the accountability and the sincerity of Seva's approach and that it's a small organization helping a lot of ordinary people," said his sister, Luba Frastacky.

In June 2008, Frastacky's friends and family assembled in Vancouver to learn about the impact of his legacy and to meet some of Seva's partners in the field. One of these was Margaret Kessy from Tanzania who, with Frastacky's legacy, is Africa's first gender and blindness coordinator.

Currently 45 million people in the world are blind and another 124 million have debilitating low vision. Yet, 75 per cent of this blindness is either preventable or treatable, often with a 15-minute cataract surgery that costs about \$50.

Frastacky's legacy and the programs he has funded are transforming lives and giving sight to people in Tibet, Nepal, and Africa.

**Heather Wardle,**  
*Development Director,*  
*Seva Canada*



### WHAT WILL YOUR LEGACY BE?

For many people in our community, Peace Arch Hospital has been there for them through every stage of their life – providing vital health care services when they are needed most. As our community grows, so do the needs of our hospital.

Estate gifts are a major source of funding for the priority equipment and patient care needs at Peace Arch Hospital. A future gift is one way of ensuring that our hospital has what it needs to continue to provide the best health care possible.

To receive a free information package outlining how you can plan a future gift through your estate or life insurance to Peace Arch Hospital and Community Health Foundation, please contact 604-535-4520.



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# Building a Brighter Future for Your Family and Community



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Rene Sea at his Vancouver Downtown Eastside apartment.

## Helping the hungry and homeless

Vancouver Downtown Eastside resident Rene Sea has a deep concern for the hungry and homeless and has committed his life and financial resources to making a difference.

When he was 16, he lied about his age and joined the Canadian Army and went overseas to Japan and Korea. It was a year before his true age was discovered and, by that time, he had experienced the darker side of city life. He used alcohol as a way of dealing with it.

In 1965, he took his last drink after attending an AA meeting at Union Gospel Mission (UGM). "I became a winner," said Sea.

The now retired longshoreman decided to help people as he was helped more than 40 years ago. He gives generous donations to UGM to feed and help the hungry.

Five years ago, he updated his will to include a bequest to UGM. His hope is that others will somehow find a way to make changes so that they, too, can learn to survive and find happiness and victory in their daily lives. His bequest gives him the peace of knowing he's doing what he can.

**Carey Bornn**  
*Principal and Planned Gifts  
Union Gospel Mission*

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# Building a Brighter Future for Your Family and Community



## Vancouver Opera founder's legacy lives on through bequest



Irving Guttman

Vancouver Opera is fortunate that founding artistic director Irving Guttman has extended his leadership beyond retirement, ensuring that it has the resources necessary to continue growing artistically while cultivating new Canadian talent.

Raised in Montreal, Guttman discovered opera at a young age, committing himself to a life in it after an overwhelming experience at the Metropolitan Opera. His career took him across North America and Europe where he worked with the leading singers of the time.

As Vancouver Opera's first and longest serving artistic director, his gifts benefited the greater community by influencing thousands of careers, including those of Joan Sutherland, Marilyn

Horne, Louis Quilico, Judith Forst, Richard Margison and Tracy Dahl.

To support Vancouver Opera's efforts for continued artistic growth, Guttman made a significant bequest for the Vancouver Opera Foundation. Proceeds

from the Irving Guttman Legacy Fund will be used to encourage promising young Canadian singers to achieve their potential.

"If opera was the passion of my youth, it remains the passion of my maturity. Anyone who is passionate or grateful can take the simple steps to ensure a beloved cause is provided for and able to impact others," said Guttman.

**Jeff Sodowsky,**  
*Chief Development Officer*

**Carmen Murphy,**  
*Development Manager, Individual Giving Vancouver Opera*



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### The Collingwood School Foundation

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Our goals are to ensure that the vision and dreams continue to be realized. Consider an endowed gift – the gift that never stops giving.

For more information on planned giving, bequests, charitable remainder trust, gift annuities, life insurance and our endowment funds, please contact:

**Susan Hazell,**  
Executive Director of Advancement  
604-925-3331 ext.2080 or by email  
[advancement@collingwood.org](mailto:advancement@collingwood.org)

[www.collingwood.org](http://www.collingwood.org)



# Building a Brighter Future for Your Family and Community



## A personal experience inspires planned gift

Most of us think of making plans for what happens after we are gone, but not all of us act on these thoughts. Not so for the Bradleys, who decided to make Ridge Meadows Hospital Foundation the beneficiary of their estate.

When the Bradleys first met with Ridge Meadows Hospital to discuss leaving a legacy, they had been married for 45 years and lived in Maple Ridge for almost 20. Their lives were filled with work, friends and good times. They had enjoyed good health, too, except for the last few years when they learned first-hand about health care.

2001 hadn't been a good year for them. Don Bradley spent months of convalescence at Ridge Meadows Hospital after complex surgery. Although it was a long stay, Bradley and his wife, Gloria, appreciated the Ridge Meadows Hospital nurses and housekeepers who became part of their lives. Despite being busy, the staff would always take a moment for a chat or to give comfort when he needed it. The

staff loved his wit and gravitated to his room.

The Bradleys observed, too, how the staff needed more equipment to do their jobs.

By early summer, Bradley was home, gaining weight and recuperating well.

The Bradleys had a strong affection for each other and it was that caring which motivated them to do some estate planning. Each wanted to spare the other the burden of decision-making in the midst of deep sorrow when one of them passed away.

Sadly, Gloria Bradley passed away in 2004 and, in 2007, her husband passed as well. Because of the Bradleys' foresight and generosity toward the community they loved, Ridge Meadows Hospital Foundation will benefit from the fruit of their lives' work.

**Sandra Rankin**  
*Executive Director, Ridge Meadows Hospital Foundation*



Don and Gloria Bradley

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# Building a Brighter Future for Your Family and Community



## Legacy gift helps SFU students pursue their dreams

Since the age of 15, Bliss Leathers dreamed about studying film and teaching at the university level. Unfortunately, life circumstances prevented her from even finishing high school. After years of working at low-paying jobs, Leathers is now living her dream, pursuing an honours English degree at Simon Fraser University. As a mature student and a single mother, there's no way she could have done this without help.

"Government loans only cover about 60 per cent of my education costs," explained Leathers. "And it is difficult to find part-time work that coincides with the hours that my son is in daycare."

Leathers' education was made possible through a legacy gift. In 1995, Laurence Mervyn Cox's estate provided for an endowment to distribute bursaries to English students, and to enhance an existing graduate scholarship memorializing his friend, Temple Maynard. Since then, dozens of students have received assistance from both funds and more



Ivy Ashe-O'Brien

will continue to benefit from his foresight and generosity.

The endowment fund has also covered Ivy Ashe-O'Brien's tuition for the past three semesters. Ashe-O'Brien moved to Vancouver from New Brunswick to pursue her English degree at SFU. She shares a one-bedroom apartment with a roommate and still has difficulties making ends meet.

"Because housing costs are so unreasonable for

students in B.C., if I didn't have the bursary, I'd have to work 20 to 28 hours per week. That would cut into my study time and lower my average from A- to B, maybe even B-," said Ashe-O'Brien.

Thanks to Laurence Mervyn Cox, Ashe-O'Brien, who expects to receive her BA in 2009, is getting the full value of her education.

**Erica Branda**  
University Advancement  
Simon Fraser University

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# Building a Brighter Future for Your Family and Community



## Theatre takes centre stage in planned gift

Bonnie Mah's love for theatre began when she took a theatre appreciation class as an elective at UBC. She found it thought-provoking and entertaining.

"I love all theatre – musical, drama, comedy. I think that Vancouver has a great theatre community. I just enjoy it and that's why I see as much as I can," said Mah.

She has been a loyal audience member of the Playhouse Theatre Company for the past 20 years. As an annual donor, Mah wanted to know the best way to increase her gift and still have it be tax-effective. Her financial planner suggested planned giving.

She put her life insurance policy in the Playhouse's name, enabling her to receive a tax receipt for her annual life insurance payment, and ensuring that the Playhouse will receive a large sum after her death.

Mah likes the fact that her planned gift allows her to make a larger contribution and that, when she is no longer able to attend productions at the Playhouse, others will be able to enjoy the drama that unfolds onstage.

**Marla Norrad**  
*Manager, Individual Giving*  
*Playhouse Theatre Company*



Planned gift donor Bonnie Mah (left) meets Max Reimer (right), Playhouse Theatre Company's new artistic managing director.

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You can leave a legacy through the Alzheimer Society of B.C. To discuss your options, call Marilyn Kerfoot at 604-742-4922.

**Alzheimer Society**  
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# Building a Brighter Future for Your Family and Community



Dennis and Valeria Ward

## Animal shelter fund helps North Shore pets

Dennis and Valeria Ward had a great love for animals, especially cats. It was not unusual for them to find an abandoned kitten in their front garden or for someone to knock on their door holding a stray cat. Over the years, the Wards provided a loving home, including medical care, to many abandoned cats.

The Wards wanted to create a legacy to provide assistance to domestic

pets in need on the North Shore. They were long-time residents of North Vancouver and had historically supported the District of North Vancouver Animal Welfare Shelter with their generosity.

Dennis Ward, predeceased by his wife Valeria (2003), initiated the fund in 2005, prior to his death in 2006. The Wards included in their wills the trust agreement that had

been developed with the North Shore Community Foundation (NSCF). The will stipulated that the residue of the estate would be bequeathed to the NSCF.

After the estate was finalized, the amount of the fund was \$355,000. For the next 25 years, 1/25 of the principal and the earned income will be disbursed each year for domestic animal projects on the North Shore.

This will result in the distribution of over \$500,000 during the next quarter-century. The primary focus will be to support the North Vancouver Animal Welfare Shelter.

**Pat Scarlett**  
President  
North Shore Community Foundation

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# Building a Brighter Future for Your Family and Community



Dr. Joyce Davies

## A Passion for British Columbia

The estuaries of BC are home to a rich variety of life – and they are very close to Dr. Joyce Davies' heart.

Dr. Davies obtained a degree in medicine from the University of Bristol in England and worked as a chest physician for 10 years before moving to Canada in 1958. She served aboard the MV Columbia as a doctor, dentist and even cook at times. Her experience traveling to communities and native reserves on Queen Charlotte and Johnstone straits and adjacent inlets changed her life.

"As a recent immigrant English doctor in the early 1960s, I worked on a BC missionary boat calling at the floating logging camps and villages. The pristine inlets and vital estuaries with their unique marine, coastal and bird wildlife had an indelible effect," said Dr. Davies.

Since then, she has tried to support any efforts to protect critical habitats from human interference.

"We must contain this pressure from increasing human encroachment so as to ensure that all ecological systems have a chance to survive into

the future. Already we have lost many species," added Dr. Davies.

The Nature Trust of British Columbia is working with Dr. Davies to ensure that the places she loves the best will be conserved for the future. The Nature Trust of British Columbia is a leading non-profit land conservation organization dedicated to conserving ecologically significant land.

"Due to the Nature Trust of British Columbia's leadership role in protecting this type of critical habitat, I became a loyal supporter and have bequeathed my real estate so that the good work of this organization may continue forever," said Dr. Davies.

**Robin Rivers**  
Communications Manager  
The Nature Trust of British Columbia

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British Columbia

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# Building a Brighter Future for Your Family and Community



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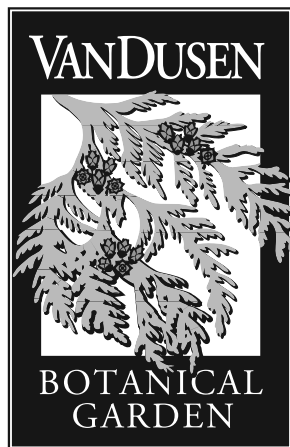
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## Legacy Gifts Help Keep VanDusen Garden Growing



Your planned gift to the Garden or the VanDusen Endowment Fund ensures that Vancouver's 'green' heart continues to beat for future generations.

For more information please contact:  
**Dawn Russell, Development Director**  
VanDusen Botanical Garden Association  
604-257-8190 [drussell@vandusen.org](mailto:drussell@vandusen.org)

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Mary McBride, Cancer Researcher

### Your gift is finding solutions in BC.

More children survive cancer thanks to advances in research, but survival can carry lifelong consequences. Mary McBride's study at the BC Cancer Agency is looking at the future health risks of children and is one of 27 current research projects in BC funded by the Canadian Cancer Society.

Through a gift in your will, we can customize your wishes to make the biggest impact.

Give to the Canadian Cancer Society to help individuals with cancer and fund more solutions right here in BC.

Contact Mrs. Toni Andreola at:  
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# Building a Brighter Future for Your Family and Community



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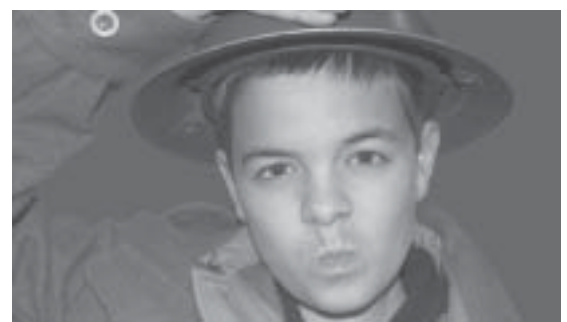
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[mlow@hsf.bc.ca](mailto:mlow@hsf.bc.ca)


**Melanie Brooks**, Bequest Coordinator  
[mbrooks@hsf.bc.ca](mailto:mbrooks@hsf.bc.ca)

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