



Cheryl, a member of the Food Services Team, with patient

# BETTER CARE FOR OUR COMMUNITY.

NHH FOUNDATION NEWSLETTER

JANUARY 2024



**NORTHUMBERLAND HILLS  
HOSPITAL FOUNDATION**

Better Care for Our Community

PROUDLY  
SUPPORTING



**NHH**

Northumberland  
Hills Hospital

## ENDOWMENT GIVING

### Remembering Jean

“Jean was the heart and soul of our family,” recounts John Farrell when describing his late wife.

John’s story began in Cape Breton, in the small village of Benacadie. One of seven boys, he grew up not knowing how or if he would go to university, but several key choices and helpful advice along the way led him to larger cities, higher education, a successful career, and ultimately to creating a life and a family with Jean he is very proud of.

In high school, John had the option to live with his aunt and uncle, who had no children of their own, in Sydney Mines, about an hour from where he had grown up. He made the choice to move away, and this eventually led him to pursue a Diploma in Engineering at St. Francis Xavier University on the advice of his cousin. He then went on to study at Nova Scotia Technical College (now part of Dalhousie University), where he earned a degree in Electrical Engineering.

After university, John was hired by Bell, and it was with this company he would lead a successful 38-year career – it was also thanks to this company he would meet Jean. His new job took him from his home province to Montreal, Quebec. Born and raised in Montreal, Jean was also working for Bell and the two quickly hit it off – John describing Jean as a ‘striking woman’ with a smile and personality that could light up a room.



John & Jean Farrell

John and Jean were married for almost 59 years and over this time their family grew to include three children and five grandchildren. Early in marriage, Jean left her role at Bell to focus on raising the family, volunteering, and elevating those less fortunate in the community. Jean was a proud early member in the now 50-year Newcomers Club of Ottawa that helps women new to Ottawa or those who have experienced a significant life change to meet new friends and become part of the community. John continued in executive and leadership roles, including on the board of the Newfoundland Telephone Company Inc., Chair and President of Telecom Canada, Telesat Mobile Inc., and Linmor Technologies Inc., Chair of Northwestel and Chair and CEO of Northern Telephone. During his time with Bell, John saw technology change and grow by leaps and bounds – from the first television coming to Canada, to telephone networks constructed across the country, to buried fiber optic networks coast to coast in Canada and state of the art enhanced digital data and voice

networks. With Telesat Mobile, he launched the first satellite mobile system in Canada.

Together, John and Jean established their lives in Ottawa. They travelled the world, and enjoyed golf, playing bridge, and entertaining old and new friends at both their home and their cottage in the Westport area. Jean continued her active volunteering including with the Royal Conservatory of Music, the junior golf program at the Royal Ottawa, the provincial Quebec Golf junior program, and the May Court Hospice. Through John and Jean’s passion of investing in education and youth, John became a board member of Algonquin College, and Cape Breton University. Together they established bursaries for needy students in rural Cape Breton at St. Francis Xavier University and Cape Breton University. After John’s retirement, they made the decision to leave Ottawa and settle in Cobourg – a town John was familiar with from past work trips.

When they toured the town to look at houses, Jean was quick to decide on their soon-to-be new home, declaring, “This is it,” as they pulled into the driveway. They moved to Cobourg in June of 2005 and quickly became involved in their new community, making new friendships, joining Dalewood Golf Club, Cobourg Yacht Club, Cobourg Rotary, and other organizations. Jean helped in the fundraising activities of the Rotary Club of Cobourg, while John joined the Board of Lakefront Utilities and proudly served on the Northumberland Hills Hospital (NHH) Board,

where he got a glimpse of what it takes to run a hospital.

Sadly, after living happily in Cobourg for more than 15 years, Jean was diagnosed with terminal stomach cancer. As her illness progressed, Jean was admitted to the Palliative Care Unit at NHH where she spent her remaining days before passing away on April 17, 2021. John and their family were able to be with her during these days and are grateful for the care the NHH team provided.

Since Jean’s passing, John and his family have found numerous ways to celebrate her memory and honour the important role she played in the family and the communities she loved, including taking a family cruise in Portugal – a trip she and John had planned to go on together.

John has also chosen to honour her memory by establishing the John and Jean Farrell Endowment Fund with NHH Foundation. This fund is a way for John to both pay tribute to the care Jean received while also providing support to help NHH staff pursue additional educational opportunities – something John and Jean have promoted and valued throughout their lives.

“Having a well-respected and well-equipped hospital is tremendously important to any community,” shares John. “The facility and care we have available to a community the size of Northumberland is marvelous. I’ll never forget the kindness of the hospital team. One thing was clear to me from the time we first moved here – NHH is one of the most critical assets of this community.”

## WHAT IS AN ENDOWMENT?

Endowment funds provide financial strength and stability to allow NHH to offer the very best care to our patients in the future, while creating a permanent legacy in support of the hospital. Funds given to the endowment program are permanently invested and only a portion of the income is expended annually. In recent years, the annual distribution to the hospital has been invested in ongoing educational opportunities for NHH staff.

As of December 31, 2023, the Foundation’s endowment is \$7,359,947.

### Endowment Fast Facts

- Named endowment funds established at minimum donation of \$100,000 (can be funded over up to 5-year period)
- Endowments are held in perpetuity; only a portion of the investment income earned on the principal is spent
- Endowment funds can be established and named in honour or in memory of a family member or loved one
- You can direct your gift to a special area of interest (e.g. diagnostic, emergency care, etc.)

## We proudly recognize and thank those who have established Named Endowments

Ross and Susan Eddy  
Allan & Karen Birney  
Lynn Hardy  
A.K. & Bob Sculthorpe  
Marjory Harris  
David C. & Bea Roffey  
Denman Sinclair  
Carol Knapper  
Don Morrison Family

Dr. Robert & Ann Scott  
Leslie Denman Boyd  
Isobel Milne  
Rosamond Comrie  
Bob MacCoubrey  
James & Heather Irvine  
Rolph Family  
David & Esther Patterson  
General Endowment Fund

Frederick J. & Isabella W. Troop  
Reba & James Smith  
Tom & Alice Behan  
The Giles Family  
The Novinka Family  
Ralph, Reginald & Eva Herne  
Phillips Family  
John and Jean Farrell

For more information on the Endowment program, please contact (905) 377-7767 or rcunningham@nhh.ca

## 2023 LEGACY LEADERS

We are pleased to recognize and celebrate those who remembered the Northumberland Hills Hospital Foundation in their Will, with a gift received during 2023.



**Martha Budd**  
October 26, 1925 - October 8, 2023



**John Darmanin**  
January 17, 1951 - March 22, 2023



**Stanley Wilfred "Stan" Gainer**  
April 5, 1928 - December 26, 2021



**Margaret Elizabeth Henderson**  
July 18, 1930 - September 13, 2021



**Kathleen Constance Dierdre Jull (nee Ams)**  
November 21, 1927 - December 18, 2021



**Margaret Jean Kernaghan**  
May 3, 1926 - January 2, 2021



**Audrey Annette Mitchell**  
February 28, 1920 - April 23, 2022



**Donald Murray**  
August 15, 1927 - May 28, 2022



**Marie Elaine Murray**  
August 29, 1935 - September 18, 2005



**Anonymous**

**We are grateful to all those who included the Hospital as a beneficiary in 2023 and in years past. It is an honour to be included in someone's final wishes and not something we ever take for granted.**

## LEAVING A LEGACY

### Meet Eustace Brown

"I live here, and Northumberland Hills Hospital (NHH) is my hospital, so I want to support it," explains Eustace Brown when asked why he is choosing to leave a legacy gift to NHH Foundation in his Will. "I wish a lot more people would."

Eustace and his wife, Lila, moved to Cobourg in 1996 and with their close proximity to NHH, they witnessed the vision for our hospital come to life more than 20 years ago. They made their first gift in December 2005, just over two years after NHH opened its doors.

Eustace and Lila had one son, Carl, who also lives in Northumberland County with his wife, Julie. NHH has been there for their family over the years, including caring for Lila before she passed away in 2018.

"Our whole family has always had great care here," says Eustace.

Eustace was a letter carrier for the Federal Government for the majority of his career. He met Lila on the subway in Toronto in January 1957 and the two were married that May. After building and living much of their life together in Toronto, the two decided to move to Cobourg, a

town they were familiar with from visiting Lila's niece in the area.

"They were so in love," remembers Julie. "They really took care of each other."

With their faithful support of NHH Foundation since 2005, the two helped to take care of more than just each other, giving back to their community and helping to strengthen our hospital and ensure care is available locally when needed. Eustace's gift in his Will continues this legacy of supporting the hospital that has helped care for his family, friends, and neighbours.

**Thank you, Eustace!**



**Eustace Brown**

## OUR PROMISE TO YOU AS A LEGACY DONOR

- We will always respect your privacy.
- We won't put you under pressure - it's a big decision so please decide in your own time.
- Your family comes first. We know it, we respect it and we won't try and change it.
- We'll use your special gift wisely and effectively.
- You don't have to tell us how much you are leaving to us - we respect your right to privacy.
- We'll answer any questions you have honestly and quickly.
- If you want your gift to be spent in an area that's special to you, we'll do our best to arrange it.

(Source: adapted and used with permission from OXFAM)

For more information on how you can provide for a gift to NHH Foundation in your Will, or to obtain sample wording, please contact Rhonda Cunningham, CEO of NHH Foundation, at 905-377-7767 or [rcunningham@nhh.ca](mailto:rcunningham@nhh.ca).

## CHOOSING AND SERVING AS AN EXECUTOR

### What is an Executor?

The Executor of a Will, also known as an Estate Trustee in Ontario, is the person or persons who is, “responsible for carrying out the wishes of the deceased person set out in the terms of the Will (if there is one) and administering an Estate in accordance with the law.”<sup>1</sup>

There are a number of responsibilities placed on an Executor, but many don't grasp the full picture of what this means or the time commitment involved before choosing their Executor or agreeing to serve in this role for someone else. We're pleased to share the information below garnered through first-hand experience serving in this role, but please note this is only intended to start the conversation and provide key takeaways to consider. We recommend reaching out to your own professional advisors for support in making this decision and individualized recommendations.

### Dan & Jacqueline's Experience

When family friend, Margaret (Marg) Henderson, asked Dan Daniels and Jacqueline van Draanen to be the Executors of her Estate, without hesitation, they said “yes.” The couple had become close with Marg and her late husband, Stuart, years before and were honoured to be trusted to carry out Marg's wishes.

After Marg's passing in 2021, Dan and Jacqueline took to their task, which included facilitating a significant bequest in support of NHH Foundation. With the Estate now closed, Dan and Jacqueline admit it was a learning experience that took more time than they ever imagined. They sat down to share what they learned as first-time Executors and what they would suggest to help others in choosing the right person(s) or serving in this role.



Jacqueline and Dan present Estate gift to Rhonda, NHH Foundation CEO

### Before Choosing an Executor

Choosing an Executor is an important decision, and though you don't need to disclose the full details of what you own or who is getting what, you do want to ensure you appoint someone who understands the full role to avoid choosing someone who may renounce the appointment. Be sure to let them know and keep these suggestions in mind:

- Choose someone you trust who will be able to perform the role – this is who will be responsible for executing your wishes, so make sure they are available and will do so to the best of their abilities
- Consider the time commitment you're asking someone to take on – it may be more challenging or not be possible for people with busier lifestyles to serve in this role
- There may be upfront costs your Executor could have to pay – you may want to explore ways to mitigate these in advance or ensure your Executor can take on additional costs in the short-term
- Geography can impact someone's ability to carry out the role – your Executor will likely be working with your advisors and professionals, so it's important to consider physical proximity and time zones

*“You really have to trust who you choose. I would describe the experience as both humbling and honourable. I always tried to be cognizant of how I was acting and remember the importance of the role – almost as though I was being watched or recorded.”*

– Jacqueline

### Accepting the Role

Before you agree to serve as someone's Executor, it's important to understand the work involved can be complex and time consuming. Try to consider:

- The time commitment – understand the realities that this role likely will involve more time than you may initially anticipate, so be sure to assess if you have the time to dedicate
- This is a legal commitment – keep in mind you are assuming some risk and a lot of responsibility when taking on this role
- Friend and family dynamics – though your job is to execute the wishes outlined by the deceased and not to determine these yourself, this can be a sensitive time and with them not around to answer questions, you could be faced with some uncomfortable conversations

*“Don't just agree to be an Executor because the person asking is a family member or friend you care deeply about. Consider the time and power of the role and use your position wisely.”*

– Jacqueline

### Fulfilling the Role

Once you have accepted the Executor role and begin to carry out the wishes of the person who has passed, here are some tips to help you stay organized and keep things as seamless as can be:

- Document everything – though time consuming, keeping records of conversations and contacts, out-of-pocket expenses and mileage, mail received, timelines, and important documents will serve you well in the long-run
- Pay attention to what is going on with the Estate – it is your job to keep apprised of everything that is happening in the Estate, and you need to ensure that CRA and other Estate debts and liabilities (if any) are paid in a timely manner
- Work with professionals – ensure you're working with and listening to the advice of professionals you trust and build relationships with them

*“We had heard it typically takes about a year to close an Estate, so we had that timeline in mind going in. It took us about two years in the end. I'd recommend being patient and pacing yourself rather than focusing on an arbitrary deadline.”*

– Dan

### Challenges, Frustrations, and Lessons Learned

No job comes without challenges and frustrations along the way, but hopefully these tips and lessons learned will help prepare you for what to expect:

- Have documents required to prove who you are with you – you'll have to prove your identity and your role several times, especially early on, so be prepared to do so and where appropriate, consider having the person let people know you'll be fulfilling Executor role in advance of their passing
- Online banking may not be an option – some financial institutions limit online banking access to Estate accounts when more than one Executor is named, but this is often not the case when there is a single Executor fulfilling the role
- It will take more time than you'd think – you're going to work with a number of different agencies and professionals, all of whom have their own timelines so there will be many instances where you have to hurry up and wait
- You may run into complications if the deceased has ever lived or worked in another country – having to coordinate and work with international agencies is something that can cause more delays

*“Document everything. The time that it took to record everything on a spreadsheet and to keep an updated contact list, with records of conversations, was well worth it as we had this information in one place and could consult it when needed.”*

– Dan

<sup>1</sup> Source: Ministry of the Attorney General. (2022). Administering estates. <https://www.ontario.ca/page/administering-estates#section-2>

## NHH FOUNDATION PLANNED GIVING COMMITTEE

The Planned Giving Committee is an advisory working committee, providing guidance and support for Northumberland Hills Hospital Foundation's gift planning endeavours and acting as advocates for the program. Volunteer committee members are appointed based on their Estate, trust, tax, insurance and financial planning expertise. Members generously share their time to help NHH Foundation staff and potential donors receive helpful information.

To learn more about our giving programs, visit [NHHFoundation.ca](http://NHHFoundation.ca)

### Planned Giving Committee



Planned Giving Chair  
John Racine  
*Racine Financial*



Gavin Ivory  
NHH Foundation  
Board Chair



Andrew Russell  
*Neil Burgess & Associates*



Kerry Lynch  
*Lynch Rutherford Tozer*  
Chartered Professional Accountants



Alison Lester  
*Lester and Associates*



Rhonda Cunningham  
NHH Foundation  
Chief Executive Officer

## WANT TO HEAR MORE? Foundation News & Events



In addition to our bi-annual print newsletters, NHH Foundation shares news and information such as donor profiles, grateful patient stories, staff features, and upcoming events digitally throughout the year. If you'd like to sign up to receive this in your email inbox:

- Subscribe at [NHHFoundation.ca](http://NHHFoundation.ca)
- OR contact [jgilmer@nhh.ca](mailto:jgilmer@nhh.ca) or (905) 372-6811 ext. 3075.

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### Privacy Policy

For more information on the protection of your personal information, please visit [NHHFoundation.ca/Privacy](http://NHHFoundation.ca/Privacy).