

# WILL YOU DO IT?

Dr. Paul Ketov, Chief of Emergency Department

**NHH FOUNDATION NEWSLETTER**

**JANUARY 2022**



**NORTHUMBERLAND HILLS  
HOSPITAL FOUNDATION**  
Better Care for Our Community

**PROUDLY  
SUPPORTING**



**NORTHUMBERLAND HILLS  
HOSPITAL**

## SHE DID IT

For over two decades, Marg Hannah made an annual donation to NHH Foundation. This legacy of giving was one embraced by both Marg and her late husband, Don. Their largest gift was in 2000 to support the construction of the new Northumberland Hills Hospital (NHH).

“My parents were pleased and proud to be part of something so special,” shares their son Greg. “And I was proud of them for stepping up to help out.”



Marg Hannah

After Don passed away in 2008, Marg continued their legacy of caring and like clockwork each year, she could be counted on to make a new donation.

NHH wasn't the only organization Marg supported. She loved her community and made a point of helping organizations that help to look after people. The Hospital was always grateful to be included in her charitable plans.

We were especially touched when, following her death in August 2021, we learned Marg provided for a gift to the Hospital in her Will.

“It is such an honour to know Marg trusted us enough to make this final gift and put it to good use,” states Rhonda Cunningham, Executive Director of NHH Foundation. “And we will do just that by purchasing a piece of equipment that will help diagnose or treat trauma, illness, or pain.”

*Thank you, Marg, for caring!*

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## Why Gifts in Wills Are an Easy Way to Give...

Gifts in Wills are an easy way to support a favourite organization and it doesn't cost you anything right now! Providing for a gift in a Will doesn't suit everyone, but for those it does, it can be a really powerful way to continue supporting a charity that means a lot to you, save on taxes, and leave more of your assets to be divided amongst those you care about.

In addition to the personal satisfaction that comes from supporting the important work that NHH does in our community, gifts through a Will offer benefits including:

- Reduction in income taxes
- Reduction or elimination of capital gains
- Increase lifetime income
- The knowledge that your gift is providing support for future generations

## SHE DID IT

Written by Rhonda Cunningham,  
NHH Foundation Executive Director

We all have that one teacher who makes a profound impact on our life. Whose teachings stay with you long after you've left their classroom. For me, that teacher was Mary Buchanan, and I didn't just have her once, but twice as my Grade 3 and 4 teacher at Colborne Public School.

Truthfully, she terrified me! She, with her hair pulled back in a beehive style, a pencil strategically placed within and her wire rimmed glasses with matching chain – and always a serious look upon her face.

She was a no-nonsense woman who had eyes in the back of her head and she never missed any of the antics in her classroom or in the school yard.

One day I raised my hand to ask if I could go to the bathroom. "I don't know, can you? CAN you?" she replied. You learned quickly to ask "May I" for fear you would be centred out and embarrassed again. This "teachable" moment and so many others are seared in my memory.

As an adult, I started seeing Mrs. Buchanan at various church dinners and community fundraisers – only now that serious look was gone – instead, her face would break into a smile, and she would beam with pride. She would tell me how proud she was of my accomplishments, and she shared she was following my success. **Who knew?**



Mary Buchanan

It became clear to me she cared about all her students and wanted only the best for them so they might succeed in the world.

**She obviously cared deeply for her community too.**

It was heartwarming to recently learn she provided for a bequest in her Will to Northumberland Hills Hospital (NHH) Foundation. To be a beneficiary of her life's legacy is the highest of honours and we are deeply grateful.

Mrs. Buchanan changed the lives of countless students with her teachings and through her gift in her Will she will touch the lives of thousands of others who come through the doors of NHH. Thanks to her, and others like her, people can be assured the care they need will be readily available.

## Why Leave a Gift to the Hospital?

Healthcare is an integral part of our community and achieving better care requires community donations. Since 2002, generous community donors have contributed over \$64 million to NHH, allowing us to invest in equipment such as the MRI, CT Scanner, surgical scopes, trauma stretchers, vital signs monitors, and more. Every year the hospital upgrades equipment due to wear and tear, technological improvements and the evolution of new, innovative ways to diagnose, treat, and care for patients. While the provincial government pays for the operations of the hospital – utilities, salaries and everyday costs – the majority of medical equipment and technology is paid for by community donations through the NHH Foundation. Without these important gifts, we could not keep up with the demand for new equipment.

## THEY DID IT

A decision made 13 years ago has now resulted in a nearly \$25,000 donation to support Northumberland Hills Hospital (NHH). When Ed and Diane Lorenz sat down with their financial advisor in 2008, they made the decision to donate two of Ed's paid-up life insurance policies to NHH Foundation.

"This was the first future gift of its kind we received," shares Rhonda Cunningham, Executive Director of NHH Foundation. "I've now seen this gift come full circle. We are honoured to be the beneficiary of this generosity and will put the gift to good use as we face significant medical equipment requirements in the near future."



*Diane and Ed Lorenz*

*This gift, which was realized when Ed passed away in July 2021, will touch, and possibly save, lives.*

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## Using Life Insurance Solutions for Charitable Giving

*Submitted by John Racine, Certified Financial Planner*

As 2021 drew to a close, charitable giving may have been top of mind. Your key motivation for making charitable gifts, of course, is to help those organizations whose work is meaningful to you. Many people would like to donate more to their favourite charity but feel financially unable to do so.

The use of insurance for charitable giving is an effective strategy to help you support charitable organizations meaningful to you. Life insurance may help increase the size of your gift to the charity you've chosen, and it may provide you, the donor, with significant tax benefits.

There are three ways you can gift a life insurance policy to a charity:

1. You can purchase the insurance yourself and name the charity as beneficiary.
2. You can own the policy yourself and name your estate as beneficiary and provide direction in your Will to gift the funds.
3. You can choose to make the charity the owner of the insurance policy outright with you paying the premiums on the charity's behalf. You may even donate an existing policy.

Each of these options provides the charity of your choice with the policy proceeds when you die.

### How Does this Benefit You?

Not only will you know your gift will make a difference, but you will also receive tax benefits. If you purchase an insurance policy and name the charity as beneficiary or have your estate gift the insurance proceeds to the charity, the charity will issue a charitable receipt when it receives the funds. If the charity owns the policy and you make the premium payments on the charity's behalf, the charity will issue a charitable receipt each year for the amount you pay. In both situations, you can use the receipt on your tax return to reduce the amount of tax you pay. It's best to discuss these situations with a financial advisor to make an informed decision.



## LEGACY SOCIETY

### Have you left a gift to NHH Foundation in your Will? If so, have you let us know?

You may wish to remain anonymous, but we also appreciate the opportunity to thank and recognize your loyalty. We do this respectfully with our Legacy Society where we will honour your generosity and community spirit by including your name on the Legacy Society donor wall. Of course, if you'd prefer not to be recognized, that's okay too.



By becoming a Legacy Society member, the Foundation is able to acknowledge your generosity now – during your lifetime, if you so choose. By showing your support, you might encourage others to do the same. You don't have to disclose any details, and should circumstances change over time, we understand.

By including NHH Foundation as a recipient of a gift in your Will, you are helping shape an even brighter, healthier future for generations to come.

## What Happens if You Don't Have a Will?

*Submitted by Meaghan Adams, Lawyer*

Dying without a Will often leads to unanticipated and sometimes devastating outcomes. If you die without a Will, your estate will be bound by the intestacy rules set out in the Succession Law Reform Act. Below are the more common intestacy rules, as they currently stand.

If a person dies leaving a spouse (whom they legally married) but no children or grandchildren, the living husband or wife is entitled to the whole estate. Where a person dies leaving a spouse and children, the spouse gets the first \$350,000 of the deceased's estate (a recent change from \$200,000 which still applies to deaths that occurred prior to March 1, 2021). The balance (if any) is divided equally between the spouse and child (where only one child) or divided 1/3 to spouse and 2/3 to children (where more than one child).

When a person dies leaving a common law spouse, the common law spouse does not have claim to the estate (although there are limited exceptions). The deceased's children (or legal next of kin where no children) would inherit the whole of the estate.

Where a person dies leaving children but no spouse, the estate is divided equally among the children. Where there are children under 18, the deceased's assets will be liquidated, and the monies put into Court. The child may receive the monies at 18. The Court will determine who will have guardianship and custody of any minor children.

A Will takes effect immediately upon your death. Your Will will provide guidance to those you left behind and the process will likely be shorter and less costly. While intestacy rules exist to provide some consistency and clarity where a person has left none, having a Will almost always ensures one's wishes will be followed instead of relying on a "one size fits all" system.

## 2021 LEGACY LEADERS

We are pleased to recognize and celebrate the following individuals who remembered the Northumberland Hills Hospital Foundation in their Will during 2021:

Estate of Courteney and Eleni Ponting  
Estate of Bernard James Lazette  
Estate of Ed Lorenz  
Estate of Marg Hannah

Estate of Mary Buchanan  
Estate of Herbert Elgin Ball  
Estate of Margaret Henderson  
Estate of Ronald Scott McArthur

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  
Executive Director, NHH Foundation  
905-377-7767  
rcunningham@nhh.ca

## Details on How to Leave Your Legacy

*Submitted by Meaghan Adams, Lawyer*

Once you've made the decision to include Northumberland Hills Hospital Foundation in your estate plan, you need to determine the best way for you to do this.

One of the simplest ways is through making a bequest in your Will. If you already have a Will, you can instruct your lawyer to make this simple change. If you are sitting down with a lawyer for the first time, you can discuss your intention to include a charitable bequest.

Before meeting with your lawyer, confirm the charity you wish to donate to is a registered charity and ensure you have the correct legal name. Determine whether you wish to designate a specific purpose for your bequest or leave it unrestricted. Consider contacting the charity to explain your intention and request further information. Many charities also have special programs and events to recognize a donor during their lifetime. Of course, you may choose to remain anonymous.

You can donate a specific amount to the charity or, alternatively, a percentage of your estate. Bequests can come in the form of cash, shares of a corporation, or the charity can be named as a beneficiary on a registered investment or life insurance policy. How you choose to give also has significant tax implications that can lower estate taxes on your death. Consider discussing your options with an accountant.

As long as you retain capacity to make a Will, you can amend your Will to change or remove the bequest at any time.

It is important to remember that gifts of all sizes can make a difference. Should you wish to consider making a charitable bequest under your Will or some other form of planned giving, contact your lawyer, financial advisor, or accountant to get started.

## THE 1% CONVERSATION

As a past donor to NHH Foundation, you no doubt share the same belief we do: our hospital plays a critical role in delivering excellent healthcare to citizens of west Northumberland – both now and well into the future. By raising awareness about how simple and accessible it is for everyone to consider leaving a gift to their favourite organization in their Will, you will help sustain our hospital for years to come.

### We hope you will join the 1% CONVERSATION

#### **Will you consider donating 1% of your estate to charity by making a special provision in your Will?**

Our message is simple: you don't need to be wealthy to make a profound difference.

NHH has a legacy of saving lives by diagnosing and treating trauma, disease, illness and pain. With a little planning today, you can help us continue to provide the quality of care our community deserves.

Help us keep the 1% CONVERSATION going. Share this information with your friends and family. Consider including a charity in your Will the next time you meet with your lawyer or financial planner.

You may be surprised at how easy it is to make a provision in your Will, and you'll certainly be impressed by the lasting impact your meaningful gift can have.

If the time is ever right for you to remember us in your Will, that would be wonderful.

*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 at (905) 377-7767 or [rcunningham@nhh.ca](mailto:rcunningham@nhh.ca)*

## 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 will 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 will 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 will do our best to arrange it.

*(Source: adapted and used with permission from OXFAM)*

## 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

Chair:



Kerry Lynch  
Lynch Rutherford Tozer  
Chartered Professional Accountants

Members:



Gavin Ivory  
NHH Foundation Board  
Vice-Chair



Bruce Coleman, Lawyer  
Racine Law



Alison Lester  
Irvine, Lester & Low Lawyers



Meaghan Adams  
Meaghan Adams Law



John Racine  
Racine Financial



Rhonda Cunningham  
NHH Foundation  
Executive Director

## WANT TO HEAR MORE?

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, visit [NHHFoundation.ca](http://NHHFoundation.ca) to subscribe, 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).

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