

50+ Lifestyle EXPO

PRESENTED BY:



THURSDAY, APRIL 28, 2016
DAVINCI CENTRE
2:00PM – 8:00PM

- FREE workshops
- Fashion shows
- A variety of lifestyle vendors
- Prize draws
- Door prize - travel gift certificate from Happy Time Tours and Travel

To register for workshops, please contact
 345-6363 X 224



Learn more about your tax and estate planning with **Keynote speaker Christine Van Cauwenberghe**, Assistant Vice-President, Tax and Estate Planning.

Keynote starts at 6:30 pm

FREE ADMISSION!

Sample of Information Booths

- Driving Miss Daisy
- Shoppers Home Health Care
- Tim's Whole Health
- Edward Sachna
- Brighter Days Elderly Services
- Kula Yoga Studio
- IG Securities
- Care Partners
- Whole Nine Yards
- Cheadles Law Firm
- Wesway
- Lucie's Mobile Foot Care
- Happy Time Tours
- Janzen's Pharmacy
- Blue Sky Healing Centre
- Kim Gerrish—Mindfulness Specialist
- Rolling Thunder Hair
- Sacha Torkelli—Foot Nurse
- Curve's Fitness
- Verresent Life
- Sunset Memorial
- 55 Pluc Centre
- Stride Footwear
- BDO
- Investors Group

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COMMUNITY PARTNERS: Confederation College / Northern Ontario School of Medicine / St. Joseph's Foundation / Thunder Bay Community Foundation / Thunder Bay Regional Health Sciences Foundation



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News From Legacy Giving Thunder Bay | Spring 2016

GET HELP NOW WITH YOUR TAX PLANNING GOALS WITH CHRISTINE VAN CAUWENBERGHE



Do the words 'deemed dispositions', 'capital gains' and 'terminal year return' send your head spinning? For many people, planning for taxation of an estate can be terribly confusing.

Luckily, on April 28th, you can hear from an expert who will break things down so you understand the implications of tax on your estate.

Starting at 6:30 p.m. at the DaVinci Centre, Christine Van Cauwenberghe, the Assistant Vice-President, Tax and Estate Planning in the Advanced Financial Planning department of Investors Group will guide a discussion about how you can plan to best utilize taxation laws.

Christine is the author of '*Wealth Planning Strategies for Canadians*'; a unique publication offering coverage of the relative laws in every Canadian jurisdiction and consideration of the strategies required to cover off financial planning, tax planning, disability planning, estate planning, insurance planning and family law issues.

The evening's presentation is a worthwhile opportunity to hear about a case study that demonstrates how various laws work; helping you make sense of the rules.

As Christine says, "I often hear clients comment that they want to 'avoid taxes at the time of death.' Once I start to ask what they mean by that, it becomes immediately apparent that there is an expectation that saving probate fees is somehow related to saving income taxes. Nothing could be farther from the truth. In fact, overemphasis on saving probate fees can, in fact, cause income tax problems for the estate (frequently in the form of depleting the estate to the point where the wrong beneficiaries end up paying the income taxes owed)."

Make sure your estate benefits from proper planning and advice.

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PRESENTATION FROM
CHRISTINE VAN CAUWENBERGHE AT 6:30 PM



Thanks to our donors, 321 students recently received 398 scholarships, bursaries and awards totalling \$183,455.

One such student, Danielle Belanger, received the Dawson Ryan Wright and Carol Harris White Memorial Awards. Growing up in an abusive environment and being separated from her siblings after taking care of them for several years, Belanger continued to struggle as she entered an abusive relationship with a significant other and became a mom at 19. After 13 years, Belanger finally got the courage to leave with her four daughters in the hopes of making a better life for all of them. With some guidance she enrolled in the Pre-Health program at Confederation College and three years later is now in her second year of the Practical Nursing program. She will graduate this spring.

The financial support Belanger has received throughout her college experience has helped her to pursue her dream of becoming a nurse.

“To me the bursaries are more than just money,” she said. Each time I received one it felt like I had someone out there that believed in me and it was a little push not only to succeed, but to excel in my program. The bursaries enabled me to continue in the program which has given me valuable skills required to gain meaningful employment and more importantly, independence and confidence – something that I haven’t had for most of my life. **I truly believe that donors have the ability to change lives. I know mine have.**”



Bell Let's Talk Supports Creation of Wellness Peer Networks for NOSM's Residents

The Northern Ontario School

of Medicine (NOSM) was pleased to receive a \$30,000 grant from the Bell Let's Talk Community Fund. The grant was presented to Dr. Catherine Cervin, NOSM Associate Dean, Postgraduate Education and Dr. David Marsh, NOSM Acting Dean and Associate Dean, Community Engagement on January 18.

With the funds from Bell Let's Talk, NOSM is creating Wellness Peer Networks. The Wellness Peer Networks will provide residents with mental health resources and will develop supportive networks to enable them to have a positive impact on the mental health of Northern Ontarians. Using the School's advanced technology, these networks will promote resilience and wellness, reduce the stigma of mental illness, and develop health-care professionals who can address mental health issues in Northern Ontario including among Aboriginal and Francophone communities.

“Northern Ontarians deserve healthy communities that promote good mental health and well-being, as well as a responsive, culturally appropriate mental health care delivery system. This does not exist in all Northern Ontario communities yet,” said Dr. Cervin. “These wellness networks will provide further education to NOSM residents to enable them to protect their own mental health during the stress of their education, while also equipping them with the ability to provide high-quality care to future patients who may be struggling with mental health challenges.”



St. Joseph's Care Group's service area encompasses 47% of the province of Ontario. That's more than 458,000 square kilometers, extending from White River in the east, to Kenora in the west, and to Hudson's Bay in the north.

Our vast region and culturally diverse population includes many remote and isolated communities, where availability and access to quality health services is a challenge. Telemedicine has a profound effect on the ability of St. Joseph's Care Group (SJCG) to provide service in our vast region. For several years, mental health and rehabilitation health care professionals, as well as our medical staff, particularly our geriatricians and psychiatrists, have been able to effectively utilize this tool to serve clients and caregivers across Northwestern Ontario.

The requirement of ongoing equipment upgrades, as well as the installation of new units at various sites requires continued financial support. Donations to St. Joseph's Foundation can be directed to areas of need, including initiatives such as the Telemedicine program.



Thunder Bay Investment Advisor Creates Legacy Gifts to Thank Those Who Have Been Influential in his Life

Robin Smith has never forgotten that a \$500 loan from his grandfather financed part of his tuition to cover his Honours Bachelor of Commerce degree in 1973. This initial investment in Robin has allowed him to flourish and become a First Vice-President, Investment Advisor, with CIBC Wood Gundy in Thunder Bay.

Recently, Robin created several Legacy Gifts for the Thunder Bay Community Foundation (TBCF). Two of these will be bursaries at Confederation College in the name of Orville Wieben and Elizabeth Wieben. Orville Wieben was a former test pilot at Bombardier and then started up Superior Airways. His daughter, Elizabeth, followed in his footsteps when she started flying with Superior Airways and teaching at the Lakehead Flying School. Elizabeth has also been involved with the Confederation College Aviation program since its inception and is now a freelance flight instructor. “It's a way of giving back to my community and recognizing the outstanding people of Northwestern Ontario who have helped me or been an incredible influence in my life. It's the right choice to make a difference for Thunder Bay in perpetuity, and this gesture also has a positive impact on my own estate planning,” said Robin Smith.

By creating an Estate Endowment in his Will, the TBCF will receive the funds at the time of Robin Smith's passing, and the gift will be 100% tax deductible against his total estate. “It also means I have the satisfaction of knowing I am supporting students who, like me, need assistance rather than simply paying the government a large cheque at the time of my death in the form of estate taxes. If I can encourage other individuals to help those in our community to have a future that is bigger, brighter and better than their past—then that is the direction to follow,” said Smith.



James R. Johnson Endowment Fund Honours Thunder Bay Advocate and Hockey Legend

Jim Johnson was many things: a brilliant hockey coach and the man behind the Thunder Bay Kings AAA Hockey Program and Lakehead University Thunderwolves Hockey, a tireless advocate who helped build the Tournament Centre and the Thunder Bay Regional Research Institute (TBRI), and one of the most knowledgeable commercial development lawyers in the city. The underpinning motivation for all of these ventures – and more – was a genuine love of Thunder Bay, and a strong desire to help it succeed.

“He really, really thought Thunder Bay was important,” said Doug Shanks, his long-time friend and law partner at Cheadles LLP.

“He loved it here,” added Jim's wife Judy. “He was passionate about this community, even though neither of us was from here.”

Jim passed away of skin cancer in June 2008. Although he died much too young, he left Thunder Bay a lasting legacy in sports, economic development, and medical research. Because of his drive and outside-the-box vision, the Thunder Bay Regional Health Sciences Foundation created the James R. Johnson Endowment Fund in his name to help students at the TBRI pursue their education. “We are honoured and excited about the endowment fund that is named in honour of my Dad,” said Jim's son Ryan.

ANSWERING YOUR QUESTIONS:

Q. Why do people leave a legacy gift?

A. People choose to leave a legacy gift for a variety of reasons. For some it is a way to ensure their (or a loved one's memory lives on, for many it's a way to ensure that their favorite charity is able to continue its important work for future generations and for others it is a way to facilitate tax saving strategies for the estate.

Q. I'm not wealthy, is it worth me donating?

A. You don't need to be rich to leave a gift to charity in your Will. Leaving just a small percentage to charity in your Will goes a long way. People often find they can afford to be more generous in a Will than in their lifetime. No matter the size or amount, your gift will make a positive impact in our community.

Q. Should I inform the charity of my intentions?

A. We encourage you to discuss your intentions with the charity. This helps identify the areas you wish to support and allows them to thank you. Your discussions will be kept in strict confidence and you can change your mind at any time.

