



Legacy Giving Thunder Bay

Speaker Series:

Marital Status and Your Estate

Date: Wednesday, February 15, 2017

Location: Chartwell Glacier Ridge, Dining Room

Time: 7:00 P.M.

Do you have a Will? Are you married? Are you divorced? In a common-law relationship? Are you now wondering what all these questions have in common? Please join us on February 15, 2017 at 7:00pm at Chartwell Glacier Ridge to find out how your unique marital situation might affect the distribution of your estate. The presentation will be given by Nicole Rea and Kady Stachiw of Rene Larson Law Office.

Speakers:



Kady Stachiw is an associate lawyer with Rene Larson Law Office and can be reached at 807-632-8527 or kady.stachiw@renelarson.com.



Nicole Rea is an associate lawyer with Rene Larson Law Office and can be reached at 807-632-7666 or nicole.rea@renelarson.com.

This is a **free** Seminar and anyone interested in attending is encouraged to **RSVP** to Lindsey Wychopen at **684-7106** or by email at wychopel@tbh.net

PRESENTED BY:

50+ Lifestyle EXPO

SAVE THE DATE!

Date: Friday June 9th, 2017

Location: Da Vinci Centre

Exciting new vendors and informative workshops to attend!



Visit our website

<http://legacygivingthunderbay.com/>

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Legacy Giving Thunder Bay

for more information.



Your Will is a Gift

A way to be remembered by your community

News From Legacy Giving Thunder Bay | Winter 2017

MAKE YOUR WILL A PRIORITY IN 2017

After the Christmas holiday period, we all turn our attention to the New Year and think of how we will take action to make our lives better and more prepared for the future. As President of, and on behalf of the 220 members of the Thunder Bay Law Association, we wish you all the best for 2017, and would like to give you a few reasons to think about making or revising your Last Will & Testament.

1. Making your Will means that you get to determine who receives your property, not the arbitrary rules of Ontario law, where some of your family members would receive a share in your estate even if your wishes were that they received nothing.
2. Speaking of family members, if you are living in a common law relationship, without a Will your partner may receive nothing from the distribution of your property, instead your children will directly inherit the property that you may want your common law partner to have. Ontario law may provide for support for your common law partner, who will have to make a costly and time consuming application to court for support, whereas you can provide for your common law spouse directly in your Will. Without a Will, your common law partner will have to take court action to obtain a share of your property based upon his or her contribution to the property. Uncertainty of results from a Court decision for support or share of property, as well as delay and legal expenses, will disappear if you include provisions for your common law partner in your Will.
3. There are Will kits available for do-it-yourselfers, and Ontario law provides that you to make your Will entirely in your own handwriting without witnesses (a holograph Will). However you should consider whether you want to risk the chance of making a

mistake - a mistake that you cannot correct after you have passed, and even a mistake that the courts are unable to correct. Are you willing to impose

uncertainties of results, and the hardships of delays and legal expenses upon your loved ones? Making your Will through a lawyer is a good step to eliminating these risks. Also with errors or omissions by a lawyer in making your Will, your loved ones would have recourse through professional liability insurance carried by the lawyer for any errors made.

4. You want to appoint your own Executor (Estate Trustee) to handle the affairs of your estate - collecting your assets, paying your bills and taxes, and making the distributions to your intended beneficiaries. If minor children are involved, your Executor would have to invest their monies, and make decisions on payments for health, education and upbringing over many years. If you do not have a Will, Ontario law provides that your closest blood relatives may apply to Court for appointment to look after the financial affairs of your estate. Can you think of any "close" relative that you would not want looking after your monies and property? Why not choose your trusted Executor, and just in case, a second choice alternate Executor in your Will?



Make your Will a priority in 2017! Best wishes for 2017 from the members of the Thunder Bay Law Association!



legacygivingthunderbay.com

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

Donating to Confederation College helps individuals realize their dreams.

Leaving a gift in your Will is a generous and lasting way to ensure that your desire to make a



difference in the lives of others continues into the future. With your gift, an endowed award can be established in memory of yourself or a loved one, and you can specify criteria around your preferred area of interest.

Each of these awards makes a difference in the lives of students. Darryl Bear, a first generation student who is enrolled in the College Access program, underlines how important these awards are. "I went back to school because I wanted to do something for myself, to become a better person and for my kids and grandkids so they will appreciate education and hopefully follow in my footsteps. It was a challenge getting started and I wanted to quit a couple of times, but everyone at the College helped me and gave me the support I needed to keep going. These awards allow me to move forward with my education and I am very grateful to the donors."

Through your contributions, you are helping to "change lives through learning", ensuring that students get the support they need to succeed. These students will go on to impact countless lives through their careers, leaving a lasting legacy.

A Living and Lasting Legacy – NOSM Library Endowment Fund



As a student, I remember spending hours in the library studying, discovering new information, and devouring novels and articles that challenged my way of thinking. The joy of discovery, and the feeling of both comfort and inspiration that I found in the library really stuck with me.

It is precisely this love of reading and pursuit of knowledge that compelled me to put my support behind the Library Endowment Fund at the Northern Ontario School of Medicine (NOSM). Modern libraries bring the virtual world of the library to each user – no matter where they are – in urban centres or the most remote communities. Modern libraries with e-publications are equalizing access for all users.

If you can see the benefit to our doctors, learners and researchers of the resources the library provides, I hope you will join me and support the NOSM Health Sciences Library Endowment Fund. The Endowment Fund will continue to build and will ensure access to the periodicals, journals, and texts that are so vital to the learners, faculty and researchers at NOSM.



St. Joseph's Care Group (SJCG) is guided by the principles of Care, Compassion and Commitment. St. Joseph's

Foundation (SJF) donors embrace those values and give to continue the works of SJCG, now and in the future.

While the money raised by St. Joseph's Foundation is designated to purchase needed capital equipment, the benefits extend to everyone requiring the services of St. Joseph's Care Group.

Donations Help To

- Provide comfort to someone spending their last few days with a loved one;
- Bring joy to someone regaining their muscle strength and mobility;
- Improve the well-being of persons overcoming addiction and mental health challenges;
- Ensure personal dignity by supporting independent living; and
- Provide the security of knowing loved ones are safe and secure in their homes.

With generous and continued support, St. Joseph's Foundation will continue to assist the people of Northwestern Ontario. The money raised will benefit individuals requiring care, and their loved ones, now and in the future.

21 Charities will start the New Year off with much needed funds from the Thunder Bay Community Foundation Donors.



Harbour Youth Thanking the TBCF for supporting them with 2 grants in 2017

21 charities received 26 Grants totaling \$282,000 at the Annual Thunder Bay Community Foundation Grants Reception held at Badanai Motors on Wednesday, November 30th at 6:00 PM. "Our generous donors who created Family Funds some through legacy gifts, will make a huge difference to local charities in 2017" said Bonnie Moore, Executive Director.

"This process is always a challenge and this year was no different. We received 83 applications for our various grant programs asking for a total \$639,000. The Grants' Committee read each application knowing how important these dollars would be for the organization - we fall in love with the projects and wish that we had a greater pool of funds to give out" said Lesley Bell, Chair of the Grants Committee.

The recipients range from Thunder Bay Boys and Girls Club who received a grant from the Shirley & James Symington Family Fund to the Thunder Bay Symphony Youth Orchestra – who will take a 2017 Atikokan Tour thanks to the Shirley & Arne Westlake Fund; Save Our Songbirds received the Keri Chase Award to do work at the McKellar Island Bird Observatory;

Penny Petrone's Fund provided Shelter House Thunder Bay dollars to create a Community Garden.; JSTS Fund gave St. James School 10 more Blessings in a Back Pack. Other organizations our donors supported were The Coalition for Waverly Park; The Art Gallery; Thunder Bay and Area Victim Services; St. Thomas Anglican Church Family Giving Centre; Ontario Nature; Roots to Harvest, Magnus Theatre, TBRHSC and Harbour Youth.

The Grant's Committee of Lesley Bell, Chair, Julie Cleghorn, Paul Jasiura, Jordan Lester, Evan Neufeld, and Tracie Smith did a super job choosing projects our donors would be proud to support and that will leave a legacy in our community.

For more information, please contact Bonnie Moore at 474-1669.

Remembering Dr. Bob; A Pillar in the Medical Community

Dr. Robert 'Bob' MacKenzie always had a very strong connection to Thunder Bay's medical community.



David and Hunter MacKenzie proudly stand next to the plaque that was recently mounted outside the CT Control Room in Diagnostic Imaging.

Serving Thunder Bay at both St. Joseph's Hospital and McKellar Hospital where he was the Head of Radiology, Dr. Bob was known to many through his medical practice and as a mentor to many young up-and-coming physicians.

Prior to his passing in 2015, Dr. Bob made the decision in his Will to leave a gift to the General Healthcare Fund of the Thunder Bay Regional Health Sciences Foundation. His son David said, "Dad had a great connection with so many people at the hospital and this community gave so much to him. This is his way of giving back."

It was at McKellar that Dr. Bob became firmly entrenched in Thunder Bay's medical community. He served as Chief of Staff there several times prior to his retirement. Additionally he spent time teaching the radiological technicians' course at Confederation College and served on the College's Board of Governors between 1979 and 1985; even serving as Chairman from 1982 to 1985.

Concluded David, "I'm proud that my father chose to make a gift in his Will. I think that if people have the means and have a cause that they feel close to then it should be done. It means that the needs of our community are taken care of, and I know that he knew this when he decided to make his gift. It's something our entire family can stand behind."



Make your Will

- ✓ CREATE A LIST OF ALL PROPERTY, ASSETS AND VALUABLES
 - Including bank accounts and investments
- ✓ DETERMINE WHO WILL BE BENEFICIARIES OF YOUR ESTATE
 - Family
 - Friends/loved ones
 - Charities

- ✓ SPEAK TO FAMILY AND FRIENDS ABOUT YOUR DECISIONS
 - Who will be Executor
 - Who will be Power of Care
 - Who will be Power of Attorney
 - Who will take care of minor children

- ✓ SPEAK TO YOUR FINANCIAL ADVISOR
 - Discuss any tax concerns or estate transfer fees (ie: family cottage) and ways to offset taxes
- ✓ VISIT YOUR LAWYER TO MAKE YOUR WILL