



NORTHUMBERLAND HILLS
HOSPITAL

FOUNDATION

Partners

February 2014

THE NEWSLETTER OF THE NORTHUMBERLAND HILLS HOSPITAL FOUNDATION

WILL YOU
DO IT?

She did it!

JOIN THE 1% CONVERSATION

Nancy Redner led by example



With a career in fundraising that spanned 30+ years, Nancy often found herself working alongside donors helping them to realize their charitable goals. With one final act of generosity, she left her own personal legacy gift to Northumberland Hills Hospital (NHH) Foundation.

“We are deeply honoured that Nancy included our hospital in her own charitable plans,” says Rhonda Cunningham, Executive Director of the NHH Foundation. “What a statement of trust and faith she has placed in our organization.”

Nancy knew the importance of giving back. She couldn't help it, having worked in several charitable organizations, mostly hospitals, during her career. This included York Finch Hospital, The Clarke Institute of Psychiatry (now CAMH), and the Hospital for Sick Children. She also volunteered tirelessly for several Boards and Foundations, both at national and local levels. This helped her to see first-hand how gifts in Wills make an impact on organizations of all sizes.

“This hospital wouldn't be as well-equipped as it is

today, if not for the generosity of donors leaving bequests in their Wills, shares Cunningham. In fact, in the last decade, over \$6 million has been left to the hospital through legacy gifts. You can imagine how much impact this has had on the equipment we've been able to purchase.”

“Our Mom was committed to volunteerism her whole life,” shares Nancy's daughter Linda. “Wherever she called home, whether it was Toronto, Stoney Lake or Port Hope, she immersed herself in the community and did what she could to contribute to fundraising for those organizations she was passionate about. NHH was one of those organizations. From its inception, she believed deeply in the creation of a community based hospital. When her term as an initial board member ended, she continued to support the hospital in many ways. Mom shared her wish to leave a legacy gift to the NHH Foundation with us several years ago. We supported her wish wholeheartedly. The NHH has provided excellent care for several family members over the years and, as a family, we continue to be tremendously grateful and appreciative of the excellent care provided by our hospital. Mom would certainly love to have her bequest inspire others to do the same.”

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

Gifts in Wills are a fabulous 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 it can be a really powerful way to continue supporting a charity that means a lot to you.

Gifts made through a Will offer benefits in addition to the personal satisfaction that comes from supporting the important work that Northumberland Hills Hospital does in our community. These include:

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

They did it!

JOIN THE 1% CONVERSATION

Blake and Nora Jones



It was the lure of raising their three children in a small town with its own identity and history but close enough to Toronto that caused Blake and Nora Jones to settle in Cobourg in 1989. After their arrival, they wasted little time in getting involved with several local organizations. After all, it was what they had been taught to do.

Growing up in Belleville, Blake was exposed at an early age to volunteerism and the importance of helping others. This included reading to the blind at the local CNIB, and door to door canvassing in support of the Cancer Society and Salvation Army. "My mom always explained to us the tremendous difference that these donations would make in the lives of less fortunate people," shares Blake.

Over the years, the couple got involved with the Northumberland Hills Hospital Foundation by making several donations. "The first and foremost reason we contributed is the wonderful treatment we have always received when we or the children had to use the hospital's facilities. Secondly, NHH really touches all our lives as it is the one place we will all need to use at some point in time," states Blake.

In 2011, Blake joined the Finance Committee of the NHH Foundation, and in 2013 he was appointed to the Foundation's Board of Directors in the role of Chair, Leadership Gifts. "I firmly believe that you must lead by example and should donate as a board member before you go out into the community and ask others to donate."

"We decided to donate by way of a gift of stock this time as this makes sense for many potential donors. As an Investment Advisor with RBC Dominion Securities in Cobourg, I am more than familiar with the benefits of donating stock rather than cash. If a donor has capital gains on some investments in their portfolio, then the whole capital gain becomes non-taxable once you donate the shares to a registered charity. And, on top of that, you get a charitable donation receipt for the value of the donation. This charitable credit can be used to offset tax that you would otherwise pay on other income," continues Blake.

"I want to emphasize how simple and easy it is to make a stock donation. We just signed a form at RBC Dominion Securities and they executed the donation quickly. The stock was transferred, sold the next day and the proceeds were transferred a few days later to the Foundation," states Blake. "It really is a smart way to give."

For more information on gifting securities to NHH Foundation, visit www.nhhfoundation.ca (Ways to Give tab) or contact your professional investment advisor.

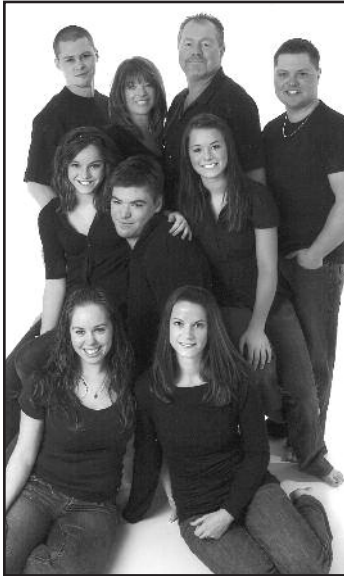
Why Leave a Gift to the Hospital?

In the past decade, generous community donors have allowed us to invest over \$23 million in equipment such as the MRI, CT scanner, surgical scopes, trauma stretchers, and vital signs monitors, to name just a few. Every year the hospital upgrades equipment due to wear and tear, technological improvements and new, innovative ways to diagnose, treat, and care for patients. The Government of Ontario pays for the operations of the hospital – utilities, salaries and everyday costs. But the vast majority of the equipment is paid for by donations to the NHH Foundation. Without these important gifts – we cannot keep up with the demand for new equipment.

He did it!

JOIN THE 1% CONVERSATION

Dave Cunningham



“For as long as I can remember, the hospital has been a part of my life. As a young kid, I remember my mom as a nurse going to work the night shift. I think working at the hospital gave her a break from her seven kids! I remember the stories she told about how much fun she had with the other nurses. Most of those friendships stayed with her during her lifetime.”

Born and raised in Cobourg, Dave Cunningham has a special place in his heart for the local hospital. In addition to his mom, two of his sisters worked there, all five of his children were born there and now his wife works at the hospital.

“When I sat down with my lawyer to make my Will, it

was a simple decision. I wanted to include a bequest for the hospital,” says Cunningham. “I can’t imagine a better local organization to offer my support. I wanted to give a little something back to an organization that has given so much to me.”

Many people think making a gift to charity in their estate plans is at the expense of providing for their family or those they care about. This doesn’t have to be the case. Generous tax credits help offset any taxes owing to the government making it possible to save taxes and still provide for family and loved ones. Another misconception is that leaving a bequest to a charity is something that only the wealthy can do. Again, this isn’t the case. “Every gift, no matter how large or small is appreciated,” says Heather Norris, Personal Gifts Officer for NHH Foundation.

“I want to set an example for my kids,” says Cunningham. “It’s important to help others. And if our hospital is going to continue to be the hospital that we know today, this community will need to continue supporting it over the years. I just want to do my part.”

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 his or her 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. 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.

Legacy Society

Have you left a gift to the hospital 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 Northumberland Hills Hospital Foundation as a recipient of a gift in your Will, you are helping shape an even brighter, healthier future for generations to come.

2013's Legacy Leaders

We are pleased to recognize and celebrate the following individuals who remembered the Northumberland Hills Hospital Foundation in their Will during 2013:

Estate of Denman Sinclair
Estate of Nancy Redner
Estate of Norma Hutchison
Estate of Carolyn M. Scott
Estate of Layton Arnold Dodge

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 husband or wife is entitled to the whole estate. Where a person dies leaving a spouse and children, the spouse gets the first \$200,000 of the deceased's estate. 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. You will be providing 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.

What happens if you don't do it?

JOIN THE 1% CONVERSATION

Have you Got the Will? By Heather Norris, Personal Gifts Officer, NHH Foundation



I used to think that having a Will was important for my parents and grandparents, but hadn't given much thought to preparing one for myself. I tend to follow in my mother's footsteps when it comes to saving, planning and organizing, but apparently I wasn't listening when it came to Will making. My mother is highly organized, and has her Will. She's made her end of life plans very clear and has ensured her executors know where to find the Will and what her final wishes are. This is something I love about my mom. She's spelled it out and I know exactly what to do, who to contact and how to get it all done her way.

I'm 38 years old, and I now have a Will. But I learned the hard way about what happens when you don't have a Will. In January 2012, just four years after moving to Northumberland County, my partner of 8 years passed away unexpectedly. He was young, with a larger than life personality and a brilliant mind. But like most, discussing Wills and end of life plans was not his cup of tea. I can only imagine he thought that if something ever happened to him, things would get looked after and work themselves out. An interesting strategy given he was predeceased by his mother, father, sister and brother. Beneficiaries had been listed for much of his financials, but this was as far as his planning went.

The reality is when someone passes away we look to the Will for direction. If there's no Will, where do we go from here? There's a bombardment of questions that need answers. Lawyers and accountants help you through this process, but it can be challenging and lengthy, even for someone who is organized like me. It takes time, costs money and often left me wondering if this is what he would have wanted?

Most people do not like to talk about end of life plans and Will making. It certainly isn't engaging dinner conversation. But that old saying "where there's a Will, there's a way" rings true. Where there's a Will, there's a way to have your personal wishes respectfully carried out. If you pass away without a Will, the hard work begins. It's your loved ones who will have to plan, endure, and ultimately decide your legacy. These are major decisions that have to be made, but are incredibly difficult during a time of grief.

You've planned your entire life, so why leave finances, distributing assets and end of life plans to your loved ones to guess and figure out?

Expect the unexpected and know that it's never too early to draft a Will; young or mature, single or married, with or without children.

Learn from your past, live in the present, but plan for your future. Have you got the Will?

We can all make a difference in the lives that follow with a little planning today. For more information on how you can provide for a gift to NHH Foundation in your Will, please contact: Heather Norris, Personal Gifts Officer 905-372-6811 ext. 3065 or hnorris@nhh.ca.

Introducing the 1% Conversation

JOIN THE 1% CONVERSATION

The 1% Conversation

This year Northumberland Hills Hospital is celebrating 10 years in our new facility, and we are marking this occasion by introducing the 1% Conversation. As a past donor to our organization you no doubt share the same belief that we do: that our hospital plays a critical role in delivering excellent health care 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.

Northumberland Hills Hospital has a legacy of saving lives by diagnosing and treating trauma, disease, illness and pain. With a little planning today, you can help us provide the quality of care our community has worked so hard to achieve.

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.

Our promise to you...

- We will always respect your privacy
- We won't put you under pressure – it's a big decision so please decide on your own time
- Your family comes first. We know it, we respect it and we won't try to 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)

Will you Join the 1% Conversation?

Happy New Year!

In 2014 take some time to consider how you want to be remembered

Will you join our 1% Conversation?

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

Our vision is simple: a continued investment in new medical equipment to better care for our patients and our community.

We can't do it without you: By leaving a planned gift in your Will of a small percentage of your estate, or a cash sum, you will play a critical role in ensuring our hospital's equipment remains up-to-date. A gift in your Will may be one of the easiest and most fulfilling gifts you will ever make.

Your Will is an important way of looking after the future of your loved ones and those you care about.



Privacy Statement

The Northumberland Hills Hospital Foundation respects your privacy. We protect your personal information and adhere to all legislative requirements with respect to protecting privacy. We do not rent, sell, or trade our mailing list. The information you provide will be used to keep you informed and up-to-date on the activities of the Northumberland Hills Hospital Foundation—including programs, services, special events, funding needs, and opportunities to volunteer or to give—through periodic contacts.

If at any time you wish to be removed from any of these contacts simply contact us by phone at (905) 377-7767 or via e-mail at rcunningham@nhh.ca and we will be pleased to accommodate your request.



**NORTHUMBERLAND HILLS
HOSPITAL
FOUNDATION**

2013/14 Planned Giving Committee

Chair: Kerry Lynch

Members: Bill Copland
NHH Foundation Board Chair

Bruce Coleman

Doug Gadsby

Richard Irvine

Christopher Jobb

Ann Logan

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