



# The Collective Will Society

Leaving a Legacy of Hope

FALL/WINTER 2009



Ottawa  
Regional  
Cancer  
Foundation

Fondation  
du cancer  
de la région  
d'Ottawa

## MISSION

The Ottawa Regional Cancer Foundation is dedicated to helping people survive cancer. We unite those who want to be active in the fight for cancer survivorship, drawing on their experiences and resources to fund the gaps between what can be done and what is being done to increase cancer survival rates in Eastern Ontario. We support cancer care and research to prevent, detect, diagnose and cure cancer in Eastern Ontario.

[www.ottawacancer.ca](http://www.ottawacancer.ca)

613.247.3527

Charitable Registration #  
89831 1170 RR0001

## Do Your Donations Change Lives?

Guests at the Hospice at May Court Day Program say Yes!

The Hospice at May Court appears through the trees on Cameron Avenue, tucked neatly behind a hand-hewn stone wall.

It is home away from home for people of all ages, regardless of religion or culture. A place where people go to deal with life-threatening illness while receiving something very special; excellent nursing support, warm hugs and lots of smiles from staff and trained volunteers in a home-like setting.

Denise Duguay is entering her third battle with cancer and is all smiles as she describes what the Hospice at May Court has done for her.

"The people here are relaxed and upbeat," she says. "After three years of being poked and prodded, I needed a day away from that."

Denise comes to the Hospice once a week to take part in the day program, sometimes she brings her

### Day Hospice Program Highlights

- Massage Therapy
- Art Therapy
- Pharmacist Support
- Card games
- Reflexology
- Pickup and drop-off by volunteer drivers to and from home
- Nursing Assessments



Marnie Crossley, volunteer, Diane Sceviour, Day Hospice Coordinator and Diane Fahlman, Manager Fund Development and Marketing at the Hospice at May Court.

young son. "They have therapy (family counselling) for family members. My son needed someone other than me and he loved speaking to the staff therapist."

Diane Sceviour, B.A., RN, CHCPN(c) the Day Hospice

hairstyles to grateful patients. Volunteer gardeners keep the grounds meticulously manicured. The Hospice is a place of peace and serenity.

Executive Director, Gerard Yetman sums it up nicely. "I am rewarded every

**"Every time you smile at someone, it is an action of love, a gift to that person, a beautiful thing."**

-Mother Teresa

Coordinator works closely with day hospice guests, their families and the trained volunteers at the Hospice.

"All the patients here are on the same journey, they are here for emotional support," says Diane. "We provide help in so many ways."

Take a walk through the halls and you can feel warmth and peacefulness. The volunteer hairdresser, who has been with the Hospice for 10 years, gives traditional "barber style" haircuts and other

day at the Hospice, the exceptional care we provide offers dignity and support to patients and gives families the strength to cope."

Over 90% of Hospice patients are battling cancer, The Ottawa Regional Cancer Foundation, on behalf of our donors, is proud to support the Hospice at May Court, specifically the Day Hospice. To learn more about the Hospice visit [www.ottawacancer.ca](http://www.ottawacancer.ca) and follow the links.

# Cancer Patients Often Ask: “Where can I turn for help?”

## Coming Soon – Wellspring Ottawa

The Ottawa Regional Cancer Foundation has begun work to open the doors to a Wellspring facility in our community. Wellspring Ottawa will be a part of an innovative network of Canadian centres providing psychological, emotional, social and practical support to cancer survivors, their family members and caregivers.

“In Ottawa, there is a critical need and we have nothing like this.” says Linda Eagen, President and CEO of the Cancer Foundation. “Today, cancer survivors go to the Cancer Centre, but there is a capacity issue there. We are pleased to partner with the Cancer Centre to deliver non medical support programs designed to complement their medical care. Wellspring Ottawa will also work in partnership with established support programs already providing services in our community.”

Wellspring Ottawa will be located adjacent to the Richard and Annette Bloch Cancer Survivors Park. Visitors can expect a warm, non-institutional environment, welcoming anyone with any type of cancer, at any stage.

### Wellspring Ottawa Programs & Services

- assistance navigating your cancer journey
- coping mechanisms
- individual and group counselling
- post treatment
- financial concerns
- nutrition, health and fitness
- prevention information



Artist Rendering as designed by:

**CARDEL**  
HOMES

**Artist's Concept of Wellspring House, soon to be located near the Cancer Survivor's Park at Alta Vista and Riverside Drive**

“At any time, Ottawa has about 20,000 cancer patients in various stages of treatment,” says Eagen. “At Wellspring we will see 5,000 – 8,000 annually from across the region.”

Programming will be designed to specifically meet the needs in Ottawa and Eastern Ontario. These services will be free of charge and will not

require a referral. Pilot programs start as early as November 2009, for more information please contact Tina Mattila at 613.247.3527 or [tmattila@ottawacancer.ca](mailto:tmattila@ottawacancer.ca) Soon, instead of asking, "where can I turn for help?", you can simply turn to Wellspring Ottawa.

## The Many Lives of Life Insurance

### Make it your policy to give to the Ottawa Regional Cancer Foundation

Life insurance is a simple idea that takes many shapes. Its basic purpose, of course, is to provide cash to meet the needs of survivors at the insured person's death. However, life insurance policies may also build up cash value that can be utilized for a variety of purposes.

There are three basic types of life insurance;

**Term Life** maximizes death benefits if the insured dies within a specified time, but it accumulates no cash value. Term Life is often the choice of young parents who may be concerned about caring for offspring in case of untimely death.

**Whole Life** combines a death benefit with predictable cash value growth. It provides family protection but may also be used as a savings plan for such expenses as children's education.

**Universal or Variable life.** These policies place greater emphasis on growth. Premiums may continue throughout life or end when sufficient reserves are accumulated to sustain the policy. Large initial premium deposits may render future premium payments unnecessary.

Any of these policies can fill an important role in one's financial plan however their original purpose may become less important. As children grow up and we accumulate other resources, the need for family protection decreases.

The life insurance policy that served us well in years gone by can serve us in an entirely new way when we make a charitable gift. In other cases, a new policy can be the key to achieving philanthropic goals. Here are some possibilities:

- **Give the death proceeds.** Maurice H. no longer needs the \$25,000 death benefit from the policy he took out years ago when his family was young. So he decides to give those proceeds to the Ottawa Regional Cancer Foundation upon his death. When he dies, his estate will receive a donation receipt for the amount of the death benefit, resulting in significant tax savings on his final return.
- **Give the policy itself.** Nancy B., age 75, had almost forgotten her paid up \$50,000 policy until she began thinking about establishing a fund with the Ottawa Regional Cancer Foundation in memory of her husband. She depends on the income from her other investments, but the insurance policy makes an ideal gift. Because she makes the Ottawa Regional Cancer Foundation the beneficiary and also the owner of the policy, her gift is irrevocable, and she receives a donation receipt for the cash value of the policy, creditable up to 75 percent of her income (excess credit may be carried forward up to five years). Nancy's policy is paid up, but if premiums are still owed and she continued to pay



**Age is an issue of  
mind over matter.  
If you don't mind,  
it doesn't matter.**

~ Mark Twain

them, she would receive donation receipts for those payments as well.

- **Give a new policy.** Robert S., in his mid-40's, would like to make a significant gift to the Ottawa Regional Cancer Foundation. He has no existing policy or assets to contribute but he does have some discretionary income, so he purchases a new \$40,000 policy naming the Ottawa Regional Cancer Foundation as both owner and beneficiary, and pays for it in five annual payments of \$1,200 each. He receives a donation receipt for each payment and, assuming a combined federal/provincial tax credit of 48 percent, his annual tax saving is \$576. Thus his "net cost" for each premium is \$624, and he makes a \$40,000 future gift for only \$3,120.

There are other ways, too, in which life insurance can enable you to make a significant charitable gift, including using life insurance for wealth replacement and using annuity income to make a life insurance gift.

These are but some of the ways in which life insurance can help you achieve your personal and philanthropic goals. If you would like to explore a life insurance gift to the Ottawa Regional Cancer Foundation tailored to your circumstances and interests, please contact: Lucie Châtelain, Director of Gift Planning, 613-247-3527, ext. 242.

## You're invited!

### Seminar – Ordinary People, Extraordinary Gifts

Learn more about charitable giving by using tax-smart strategies which can be used to protect your assets and share what you have with your favourite charities. This seminar will be given by David Engel of Charity Life Direct.

When: Thursday, November 26th, 2009, 10:00 am – 11:30 am  
Where: Ottawa Regional Cancer Foundation  
265 Carling Avenue – 7th Floor

NOTE: Space is limited to 12 participants. Please call Lucie Châtelain at 613.247.3527 to reserve your spot.



# Planned Giving

## More Than a Drop in the Bucket!

It's that little gift you make – your weekly envelope in the collection plate, the small contribution that you signed up for on the credit card or paycheque, the annual donation you make just before the end of the year. How can it possibly make a difference? It is invaluable.

Regular gifts to charity, the ones that keep coming in – not as a result of expensive fundraising campaigns or glitzy recognition programs but because you care – are the lifeblood of charities.

Finding new donors is an expensive and time-consuming process for charities and foundations. As a percentage of income, the average Canadian donates 30% less to charity than their parents did. And

chances are, unless they have been specifically taught otherwise, their kids will do even less. With needs increasing and government funding dropping, a crisis is looming.

Imagine the impact you would make if you could continue to give that little gift – forever.

It's easier than you think. Let's take an example: If you give a total of \$500/year to charity, then by leaving \$10,000 from your estate, your gifts will continue forever. Why? \$10,000 invested at 5% generates \$500 per year – without ever touching the capital.

But \$10,000 is a big chunk out of your estate – right? Not really.

Due to the tax savings involved, the real cost is just over \$5,000. This



tax credit is given to everyone who pays taxes, not just the rich. For example, by using a life insurance policy to fund your donation, you may find that a gift of \$10,000 could cost less than \$3,000. And it can be paid over time.

Making your regular charitable gift a perpetual one is easier than you think. To find out how, contact the Lucie Châtelain at the Ottawa Regional Cancer Foundation, she would love to hear from you. Phone 613.247.3527.



*The Collective Will Society*  
Leaving a Legacy of Hope

## Tell Me About Yourself

- I have named the Ottawa Regional Cancer Foundation in my Will.
- I intend to include the Ottawa Regional Cancer Foundation in my Will.
  - Please contact me for further information.
- I would be interested in speaking directly about The Collective Will Society.
  - Please contact me.
- I would like to receive more information about leaving a gift in my Will.

FIRST NAME

LAST NAME

TEL

EMAIL ADDRESS

ADDRESS

CITY

PROV

POSTAL CODE

BIRTHDATE (OPTIONAL)

**Please detach and return this completed form in the envelope provided or contact:**

Lucie Châtelain Director of Gift Planning - Ottawa Regional Cancer Foundation

Tel: 613-247-3527 Email: lchatelain@ottawacancer.ca

Although the information in this newsletter derives from reliable and professional sources, the Ottawa Regional Cancer Foundation encourages you to *consult your own lawyer or other professional advisor about the applicability to your situation.*

Would you prefer to receive this newsletter electronically? If so, please send your email address.



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