

A stitch in time: Violet's legacy lives on

Violet Arnott was still pulling weeds from her garden and driving her car six months before she died in February 2012 at the age of 93.

For more than 20 years, Violet supported her community hospital – The Scarborough Hospital – as an annual donor. Upon her passing, Violet left the Foundation a generous bequest of \$120,000.

"We knew her through our Mom; they were close friends since grade school," recalls Violet's goddaughter, Nancy Anthony. "She wasn't related by blood, but we called her 'Aunt Vi' just the same. She was always a part of our family celebrations."

Born in Toronto in 1918, Violet spent her entire life in the city and never married. An only child, she lived with her parents until they passed away.

Vi began her work life as an elevator operator, first at a medical arts building downtown and then at the Imperial Life building. She upgraded her skills and became a secretary in the insurance company's property management department, from which she retired.

"Vi became friends with anyone and everyone. People she met through work remained lifelong friends," explained Gladys Snelling, Violet's cousin (by marriage), in her letter recounting her memories.

Violet's ability to form friendships is echoed by Nancy.

"She was kind to everyone, and she was surrounded by so many people who admired her. She maintained a strong interest in people's lives, always asking about them." Nancy adds, "She was still cooking, gardening, hand-stitching, and



For more than 20 years, Violet Arnott donated to her hospital – The Scarborough Hospital – as an annual donor, and attended fundraising events every year.

driving her car up until about six months before she went into the hospital. She was an avid traveller until the last decade of her life, visiting Europe and the British Islands."

Violet's needlepoint was so exquisite that her handiworks were considered works of art. She was meticulous in her restoration of linens, which are still draped over the altar at St. Margaret in the Pines Anglican Church in Scarborough.

In fact, Violet was one of 20 women who made and restored sanctuary linen for parishes in Toronto, across the country, and beyond.

That group's work was

recognized by the Archbishop of Canterbury during a special service in Buffalo.

"Aunt Vi had her heart in so many places," says Nancy. "She had a sharp mind and a clear memory right up to the end. She was incredibly organized in her life; her house was so clean, you could eat off the floor!"

Nancy shares many fond memories with her two sisters, including the time Aunt Vi kept the attention of two young nieces, 5 and 9 at the time, rapt in her stories and lessons in needlepoint.

Upon her passing, Violet left two letters behind: one to thank each person, by name, who had helped her in any way; and the other outlining her instructions for her funeral.

"Anyone who crossed Vi's path was the better for it," wrote Gladys. "She enjoyed life and lived it with joy, compassion, and integrity."

In honour of Violet's legacy and dedication to The Scarborough Hospital, a waiting room in the Nuclear Medicine department has been named after her.

Five reasons to tell us...

...that you've included The Scarborough Hospital Foundation in your will

Only 1 in 10 Canadians who have included a charity in their will actually inform the organization of their bequest. Canadians, as modest as we are, do not seem comfortable discussing death and money. People often cite privacy as a reason for staying silent about this extraordinary act of giving. Others worry they may run out of money; and, if they inform the charity, they may end up feeling embarrassed.

While these are valid concerns, there are several good reasons to consider sharing your legacy gift:

- **NO OBLIGATIONS** – Just because you have let us know about your gift does not mean that your bequest is binding or irrevocable. You can always alter your legacy if your circumstances or priorities change, although we do ask you to notify us, as a courtesy, if that happens.
- **PEACE OF MIND** – When you tell us, we will ensure that you have our correct legal name in your will and that your legacy will come here instead of another charity with a similar name.
- **INSPIRING OTHERS** – Your story may inspire other donors to leave gifts by will. You can tell us about your gift and still remain anonymous to the public.
- **MAXIMIZING TAX BENEFITS** – We have some suggestions to help you maximize your tax benefits.
- **RECOGNITION** – Documenting your bequest will allow The Scarborough Hospital Foundation to recognize you now for your future gift and invite you to exclusive donor events.



'Your grandfather's dead. It's my money now':

Five estate-planning mistakes to avoid
By Melissa Leong

To prevent you and your family members from enduring more stress or confusion than necessary, here are five estate-planning booboos to avoid, according to Les Kotzer, wills lawyer and co-author of *The Wills Lawyers: Their stories of money, inheritance, greed, family, and betrayal*.

1. Leaving everything to someone with private instructions to donate to charity.

Even though your daughter Pinky swore that she'll donate a portion of the inheritance, there are no guarantees that she'll follow through when you're gone.

Mr. Kotzer remembers a case where a mother on her deathbed made her two daughters promise to donate money to the food bank that helped them. "After Mom died, the daughter who was the executor said, 'I'm writing a cheque from the estate to the food bank.' The other daughter said, 'If you do that, I'm going to sue you because it's not in the will.' In the end, the daughter who was the executor gave her own money to the food bank in mom's honour."

If there's a charity that you want to give to, put it in the will. "You do the planning. Don't leave it for others to do it for you."

"If you leave [your assets] to your children, that money may well be spent before it gets to the grandchildren," he says. "You may want to leave it to your grandchildren as a separate entity or give them money while you're alive."



2. Set your will up based on today's situation and forget it.

Plan ahead and revisit your will every so often. Don't write in your will that you're leaving your current house on John Street to your niece because if you move before you die and don't update your will, your niece might end up with nothing.

Mr. Kotzer says that one man who made a fortune during the dot-com boom created a will leaving his \$2-million estate to his two children; he also promised \$10,000 to 20 others. However, the bubble burst and he didn't update his will; his estate was only worth \$250,000 when he died, leaving money to 20 people and only \$25,000 to each of his kids, including his daughter who suffered from multiple sclerosis and who he had hoped to financially take care of for the rest of her life.

He also cautions against leaving one child more money than another because you believe that one is in better financial shape. If you've never spoken to them about their finances, you may not know the real situation, such as if they're heavily in debt, he says.

3. Give up control of your finances to your children.

"Once you give up control, you may not get it back," he says. "Yes, they may be your children but they may not be good children."

Mr. Kotzer recalls a story of an elderly woman whose children had convinced her to transfer all of her assets to them so there would be no probate tax upon her death. They agreed to provide her with an allowance; but they yelled at her if she exceeded her monthly allotment. "This woman is now terrified of asking her own children for her own money."

4. Expect your children to give some of their inheritance to your grandchildren.

"If you leave [your assets] to your children, that money may well be spent before it gets to the grandchildren," he says. "You may want to leave it to your grandchildren as a separate entity or give them money while you're alive."

One grandfather told his granddaughter that he was leaving his estate to her mother and that one day, she would receive it when her mother passed away, Mr. Kotzer says. But when the mom died, her husband inherited it all and remarried. "When the legitimate granddaughter said, 'Can I get some of grandfather's money to start a business?' He said, 'Your grandfather's dead. It's my money now.'"

5. Trust a homemade will.

If you've made your own will, it could be fraught with problems. If you've downloaded the will from the internet, is it from your province? Have you signed and had it witnessed on the same day? Does it have contingencies? For example, if you leave all of your money to your sister, what if your sister dies before you?

One woman brought in a homemade will to Mr. Kotzer that was about 30 pages. After reviewing it, he said, "It appears to me you have only one son." "What are you talking about? I have three children," she responded. "Did you type this will?" She shook her head; one of her sons had created it, making him the sole heir.

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Gift of sight thanks to your support

Your donations bring state-of-the-art technology and medical supplies.

Constellation Unit, Retinal Surgery

The Scarborough Hospital's eye surgeons restore people's sight every day. Retinal surgery, which repairs torn or damaged retinas, is one of the most complex eye surgeries. But thanks to your generous support, a new constellation unit is helping our teams perform safer, faster surgery. The robot-like constellation unit allows surgeons to make just three small cuts in the eye, which helps patients recover faster and have fewer complications. During



surgery, the constellation unit controls the pressure inside the eye, keeping it as close to normal pressure as possible. The unit also measures complex medications that patients need during surgery, letting surgical nurses focus on how the surgery is progressing.

*Thank you
for your
loyal support!*

DO YOU KNOW...?

- that you can honour a friend or a family member by making a memorial gift to The Scarborough Hospital Foundation in your Last Will and Testament?
- that you can donate a life insurance policy you no longer need to The Scarborough Hospital Foundation and get a charitable receipt?
- that your Registered Retirement Savings Plan (RRSP) and Registered Retirement Income Fund (RRIF) are the most heavily taxed assets and that you can designate The Scarborough Hospital Foundation as a beneficiary of all, or a portion of, your retirement funds to reduce or offset the taxes to the Canada Revenue Agency?

For more information on including The Scarborough Hospital Foundation in your will, contact Verna Chen at 416-438-2911, ext. 6040 or vchen@tsh.to.

WHAT'S IN A NAME?

When you make a gift in your will or designate a beneficiary gift for your RRSP, RRIF, or Tax Free Savings Account, it is extremely important that you use our correct legal name: **The Scarborough Hospital Foundation.**

The Scarborough Hospital Foundation is affiliated with The Scarborough Hospital to raise funds and receive donations and bequests from the community. Through a voluntary merger in 1999, the Scarborough General

Hospital and Salvation Army Scarborough Grace Hospital became The Scarborough Hospital with two campuses: the General campus and the Birchmount campus. To avoid a delay in distributing your legacy, please do not use "The Scarborough General Hospital" or "Scarborough Grace Hospital" or some other variation in your will.

If you wish to designate your legacy to a specific campus, use the following wording:

The Scarborough Hospital Foundation (to benefit the General campus or the Birchmount campus)