

# LEGACY OF LIFE

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## A VOLUNTEER WITH PASSION FOR PATIENT CARE

Ruth Joyce is a woman who is easy to talk to and whose laughter is infectious. Both of these assets are skills which make her a good volunteer at the General hospital of the Scarborough Health Network.

The 83-year-old has made a name for herself as an SHN volunteer who shares her insatiable joy with the many patients she interacts with on a regular basis. Now, as she plans for a longer-term commitment to the hospital, she's arranging a legacy gift through her will.

Her connection with the hospital runs deep, beginning with the birth of her children. When her son Mark was born in 1971, he experienced complications and had to be admitted to the NICU. As Ruth reflects on this, she remembers how the expertise and compassion of the practitioners helped her through a difficult time.

"That was an experience where I was most grateful for the care he got there," she says.

Years later, when she retired from teaching, she took up a position volunteering in the children's unit of the hospital. She recalls one experience when a patient, a young immigrant boy, was in traction and it was wintertime. After commenting that he had never seen snow before, Ruth and the Child Life member of staff moved his bed to the window so he could see the snowflakes coming down and even ran outside to gather up a pail of snow for him to play with.

She has seemingly volunteered in several departments of the hospital, just falling short of

donning scrubs and a stethoscope! She presently assists with the curation of the Artists' Walkway and takes time to discuss the benefits of seniors wearing medical alert systems.

As Ruth reflects on all that the hospital has given her, she beams, referring to her volunteer

opportunities as a "lifeline".

"The camaraderie and closeness of the volunteers was a wonderful thing for me to experience during the difficult time spent with my husband at the ICU under the care of the doctors and nurses at that unit."

Ruth, her husband and two children all devoted their lives to becoming teachers. So when it came time to think of a way to honour her husband's memory,

it seemed only appropriate to invest in education. Since September 2000, the Joyce family has dedicated \$42,000 to the Bill and Ruth Joyce Nursing Education Bursary that allows ICU nurses to take additional courses to further their qualifications.

Ruth has slowed down somewhat and has moved to a retirement residence. She's decided that she would like to leave one final gift to the hospital when her time comes: in her will, she's bequeathed a financial contribution to the hospital to further nursing education that will benefit future generations in the years to come.

As she observes, it's up to all of us to take responsibility for the hospital because, if the community cares for the hospital, it will care for the community.



## TURNING POSITIVE PATIENT EXPERIENCES INTO SUPPORT

Eric Tipping lived a life filled with fond memories and unforgettable moments – from struggling through the Depression to serving with the armed forces during World War II, to spending many summer nights at his cottage surrounded by friends and family. However, two particular memories always seemed to stand out from the rest when speaking with the Scarborough Health Network Foundation.

The first was the dance where he met Betty, his beloved late wife and dance partner of over 50 years, a story he always told with a glimmer in his eye.

The second was his time as a young patient. When he was 8 years old, Eric was struck by a car and wound up being treated for a broken leg. Unfortunately however, being the Depression Era, there was no government-sponsored healthcare. Though early in his story, the latter experience explains Eric's passionate and unwavering support for health care, and how he and his beloved wife Betty became lifelong donors of Scarborough Health Network after moving into the community.

This long-lasting commitment to health care also served as the basis for Eric's desire to become one of SHN's legacy donors, a group of individuals who have remembered the hospital in their estate plans and who have pledged their support for generations of future patients and their families.

But little did we know just how strong Eric's commitment would be.

Through the Eric and Betty Tipping Foundation, the couple generously included SHN in their estate plans among several other worthy

charities. It was only upon his passing that we learned we would be the recipient of an incredible legacy gift of \$180,000, in addition to the annual gifts made through their Foundation.



“Eric's story demonstrates the profound impact our Hospital is making on patients' lives day-in and day-out,” shares Michele Varela, Interim President & CEO, SHN Foundation. “Positive patient experiences can lead to a lifetime of support and, beyond the tax benefits available through legacy giving, Eric's generosity showcases how a commitment to superior health care can help to build an entire community of support for our cause. Legacy donors such as Eric are crucial partners in our future, helping to write our story for years to come.”

> To learn more about legacy giving through SHN Foundation, contact Verna Chen, Director of Stewardship and Legacy Giving, at 416-438-2911 ext. 6040 or by email at [vchen@shn.ca](mailto:vchen@shn.ca).

## BUILDING CHARITABLE GIVING INTO YOUR ESTATE PLAN

People value and appreciate the excellent health care and services they or their family members have received. They want such excellence to continue; they want to show their appreciation but feel limited beyond their annual donation.

Remembering Scarborough Health Network Foundation in your will is one way you can make a significant gift to the hospitals. It is a way to give more than most of us could manage during our lifetime. It is a way to

## TAKING CONTROL OF YOUR ESTATE

Do you know that without a valid will, the government has the power to divide your hard-earned assets? In Ontario, if a spouse dies without a will, the surviving spouse will receive the first \$200,000 of the estate, and the remaining assets must be divided between the surviving spouse and the children. This provision does not extend to common-law partners, who receive nothing unless it is specifically stipulated in a will.

This could create a huge problem for the family. What if a husband wants his estate to go to his non-working spouse to replace his income flow while she recovers from his death? Or what if the children are too young or too unworldly for such inheritances? Inheritances received before the age of 18 are held by a trustee and cannot be immediately accessed if needed. Once the children become of age, they are given the inheritance, but the question remains of how well an 18-year-old can manage a significantly large sum of money.

These and other considerations for your unique



circumstances should be discussed with your estate planner. Your discussions with an expert today

could eliminate further grief for your loved ones when you are not around to guide them.

If you would like your loved ones and favourite charities such as Scarborough Health Network Foundation to benefit from the assets you work hard to accumulate, then you should have a valid will. The process is not as expensive as many people may think – a few hundred dollars, more or less – depending on the complexity of your situation. Careful planning and a solid will can save expensive future costs by avoiding the legal fees to sort out and distribute your assets after death. This is especially important if you are in a blended family or own a business.

> For more information on estate planning, please visit the Ministry of Attorney General website at [https://www.attorneygeneral.jus.gov.on.ca/english/justice-ont/estate\\_planning.php](https://www.attorneygeneral.jus.gov.on.ca/english/justice-ont/estate_planning.php)

make a difference.

Legacy giving can take the form of cash or donating shares, mutual funds or life insurance. If you donate shares or other securities “in kind” (i.e., electronically transferring the shares versus selling them and donating the cash proceeds) to charities, you even get a tax break on the capital gains.

Many people default to cash when it comes to planning bequests, but it may be more tax-efficient to give stocks, bonds or mutual funds in kind to charity. Not only does this eliminate capital gains taxation, it also



gives the estate a charitable donation receipt for the fair market value of the shares. This could produce significant tax savings for an estate, depending on the situation, while providing the same benefit for the charity.

Whether you are motivated by generosity or a desire to reduce your tax bill, the benefit to the charities you support is

significant. As well, you create a legacy that will be remembered for generations to come.



## SAYING THANK YOU

The Legacy Circle is our way of thanking you for helping us shape the future of health care in Scarborough today. It is an honorary society comprised of individuals who have made a provision in their estate plan to leave a legacy gift (e.g. bequest, life insurance, RRSP or RRIF) to Scarborough Health Network Foundation.

We invite you to become a member of the Legacy Circle and enjoy the fellowship of other visionaries who are committed to ensuring that the life-saving work and excellence of care will continue.

As a Legacy Circle member, you will also be invited to a special Legacy Circle donor appreciation event, and other donor events every year, allowing you to meet other members and learn more about the latest medical innovations at Scarborough Health Network.

> If you have included Scarborough Health Network Foundation in your will, thank you! Please



also contact Verna Chen, Director of Stewardship and Legacy Giving at by phone at 416-438-2911 ext. 6040 or via email at [vchen@shn.ca](mailto:vchen@shn.ca). The amount and type of your gift is always confidential. If you prefer to remain anonymous, please let us know. We won't publish your name anywhere, but you can still enjoy other benefits as a member.

## LASTING LEGACIES

**Scarborough Health Network Foundation is the grateful beneficiary of generous legacies from the following estates between April 1, 2018 and March 31, 2019:**

Estate of Reid Stanley Barlow  
Estate of Harold Alan Green  
Estate of Heldur Joe  
Estate of Douglas Earl Jones  
Estate of Henry Kaiser  
Estate of Nusrat Khan  
Estate of William Ernest Lardner  
Estate of Janet Mary McGoey  
Estate of Marie Angela Rooney  
Estate of Mitra Indira Singh  
Estate of Richard Teunissen

Estate of Thelma Elsie Marjorie Thomson  
Estate of Eric Tipping  
Estate of Leonard Wells



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