



I'll remember you.



*Legacy*  
**Guide to Giving**

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BC CHILDREN'S HOSPITAL FOUNDATION

“My children are taken care of, so I want to do something to take care of other children.”

Dianne De Gagne,  
Tappen, BC  
*Caring for the Future Society member*

## About BC Children's Hospital and Foundation

When children in British Columbia are seriously ill or injured, they come to BC Children's Hospital for treatment and care. In fact, as the province's only full-service health centre dedicated to children, our hospital is accessible to nearly one million children in BC and the Yukon – the largest child population served by a single Canadian hospital.

BC Children's Hospital receives over 230,000 visits from more than 85,000 sick and injured children each year from across BC and the Yukon. Our research and treatment programs are shaped by the simple fact that children cannot be treated like adults. The specialized services our caregivers provide make BC Children's the number one resource for children and families requiring pediatric medical care.

BC Children's Hospital Foundation raises funds to improve the health and lives of children and youth at BC Children's Hospital and Sunny Hill Health Centre for Children, our sister facility serving children with developmental and rehabilitation needs, and through the Child & Family Research Institute, a world-class centre dedicated to finding better treatments and cures for illnesses that affect children and families.

# Meet Ben



## he would like to share his story...



Tracy and Dan Ryper of Nanaimo are grateful every day for their lively, healthy and happy son, Ben. Born at only 26 weeks and weighing less than two pounds Ben spent the first month of his life in the Neonatal Intensive Care Unit to get round-the-clock care from a team of caregivers who were dedicated to steering him to health.

As soon as Dan saw the team of caregivers taking care of Ben he immediately knew his son was getting the highest level of care and would be given the best chance to thrive. "It was all so surreal but I found the staff at BC Children's so reassuring," says Dan.

In honour of the excellent care Ben received, Tracy and Dan have left bequests in their wills in support of BC Children's Hospital Foundation. "They did so much for us. We feel very good about our gift in our Will. We have and will continue to do all we can to give a little back of what we have received."

# Getting Started

Always visit a lawyer when determining your Will and estate plan. First, ensure you have financial security for your lifetime. Second, ensure your family is taken care of. Then, consider your charitable giving.

# 1

## COMPILE A LIST OF ASSETS

Create a list of everything you own – your home, assets, vacation property, antiques and jewelry. Include your business interests and investments like RRSPs or RRIFs, segregated funds, stocks and bonds, bank accounts, and life insurance. Also choose an executor, and a guardian if you have young children.

# 2

## CONSIDER YOUR DREAMS

If you could do anything with your money, what would you do? How would you best help your family, or your community? Consider the people and organizations that have special meaning to you, and ask yourself what you would like your legacy to be.

# 3

## INCLUDE FAMILY AND PHILANTHROPY

Philanthropy is “the love of others.” By supporting BC Children’s Hospital Foundation you are helping to create a better future for children. Tell your family about your charitable giving – help them understand what is important to you, and let them share in the joy of philanthropy.



# Meet Harrison

he would like to  
share his story...

Janet Keall knew that her second son, Harrison, was different from the moment he was born in 2002. As Harrison grew, his anxiety and frustration became more apparent, and Janet knew that she needed to seek help.

In January 2011, Janet and eight-year-old Harrison met with Dr. Keith Marriage through the Mental Health Program at BC Children's Hospital. Janet said that the moment Harrison arrived at the Mental Health Building he was at ease – not worried or anxious – as if he knew instinctively that Children's would be a place that would give him help and hope. Harrison was diagnosed with autism, attention deficit hyperactivity disorder, anxiety disorder and absence seizures.

Through therapy and medication, Harrison has changed from being withdrawn and having meltdowns to being able to function in social settings like a typical 11-year-old. Janet is dedicated to helping spread awareness about mental health and developmental disabilities as lifelong challenges and believes that with ongoing care and support from BC Children's, Harrison will grow into a successful and happy man.





# Ways of Giving

## Bequests

A charitable bequest is a gift specified in your Will. It can be a certain sum of money, a particular asset, or a portion of your estate. A bequest made to BC Children's Hospital Foundation generates a tax credit that offsets the tax otherwise payable on up to 100% of your net income in the year of death. Any unused credits can be carried back one year. These credits may result in significant income tax savings and a corresponding increase in your net estate.

## RRSPs and RRIFs

By naming BC Children's Hospital Foundation as the beneficiary of your RRSP or RRIF, you will be making a valuable gift and you will offset the tax that your estate would otherwise pay on these assets. There are some issues to consider before choosing to donate these assets, so be sure to discuss this with your financial advisor or lawyer.

## Life Insurance

Paying modest premiums now can make for a significant gift in the future. You may donate a new or existing policy and receive tax benefits during your lifetime. If you name British Columbia's Children's Hospital Foundation as a beneficiary of a policy you own, your estate can obtain tax benefits. You can also use life insurance, payable to your heirs, to offset the value of other charitable gifts you have made.

## Stocks, Bonds and Mutual Funds

Donating publicly traded securities such as stocks, bonds and mutual funds provides a tremendous benefit to you and BC Children's Hospital Foundation. If you donate securities to the Foundation, you will not pay capital gains tax on the transfer (compared to paying tax on 50% of the capital gain if you sell the shares and donate cash). You will receive a charitable tax receipt for the fair market value of the shares on the date they are transferred to the Foundation, and you can use that receipt to offset other taxes. You may donate securities during your lifetime or through your Will.

## Property

A gift of property including real estate, jewelry or art can be an attractive way to make a substantial commitment to BC Children's Hospital Foundation while realizing significant tax and income benefits. There are many ways to make this donation: you can give the property outright, place it in trust, retain the use of it for life or gift it by Will.

## Endowments

An endowment is a gift that provides a perpetual stream of income to the Foundation. Establishing an endowment now or through your Will allows you to create a trust in which your gift is invested in perpetuity and only the interest is spent on the area to which you designate the gift.

# Types of Bequests and Suggested Will Clauses

## Specific Bequest:

You donate a specific dollar amount or piece of property, such as real estate, stocks, bonds or works of art.

*"I give the sum of (bequest amount or description of other property) to British Columbia's Children's Hospital Foundation to be used for such of the objects and purposes as the Board of Directors shall from time to time determine."*

## Residual Bequest:

You donate all or a portion of your estate to the beneficiary after your debts, taxes, expenses and other bequests have been paid.

*"I give the residue of my estate (or percentage of the residue of my estate) to British Columbia's Children's Hospital Foundation to be used for such of the objects and purposes as the Board of Directors shall from time to time determine."*

## Contingent Bequest:

Your gift takes effect only if the primary intention cannot be met (e.g. if the primary and alternate beneficiaries do not survive the donor).

*"If neither (name of primary beneficiary) nor (name of alternate beneficiary) survives me for 30 days, then I give (describe amount of cash, property, percentage of residue or other gift) to British Columbia's Children's Hospital Foundation to be used for such of the objects and purposes as the Board of Directors shall from time to time determine."*

# Designating Your Gift

Whatever the form of the bequest, it may be for an unrestricted or restricted use.

## Where the purpose is unrestricted,

as all the examples in italics on the previous page, the Board of Directors of the Foundation, working with BC Children's Hospital, has the discretion to determine the best use of the funds to ensure that children receive the highest level of care.

## Where you have a special interest

in a specific area of the hospital, you may wish to restrict the use of your gift. Since no one can anticipate the changes and developments that may occur in the future, we recommend that you include a "power to vary" clause to ensure your gift will deliver maximum value to BC's kids. In this instance please incorporate the following into your Will clause:

*"... to be used for (specify specific purpose) provided, however, that if the circumstances make the specified use of this bequest impractical or undesirable, the Board of Directors is authorized to apply the bequest to other purposes that conform as much as possible to the spirit and intent of this bequest."*

## How to Make a Gift in Your Will

Our legal name, and the proper beneficiary for your gift:

**British Columbia's Children's Hospital Foundation**

938 West 28th Avenue  
Vancouver, BC, V5Z 4H4

Our Canada Revenue Agency Charitable Business Number:

**11885 2433 RR0001**



Sierra Whyte

“ I taught school for 30 years in Port Alberni and I know many children who were cared for at BC Children's Hospital. I am thinking of them with the gift in my Will.”

Derek Squires,  
Port Alberni, BC  
*Caring for the Future Society member*



# Meet Maya

she would like to  
share her story...

Holding their newborn for the first time is a moment most mothers cherish. Karm Ahuja had only 30 seconds before her daughter, Maya, was hurried to the Neonatal Intensive Care Unit.

Months before Maya was born, Karm and her husband Gary learned through an ultrasound that their baby would have a congenital heart defect and a cleft palate. When Maya was only four months old she underwent open-heart surgery at BC Children's Hospital. Shortly after the operation Maya's heart stopped beating. Thankfully, after 22 minutes, the hospital's caregiving team was able to revive her. Six weeks later she returned home.

Today Maya still faces challenges. Since her hospital stay she has been diagnosed with a genetic condition called Cornelia de Lange syndrome, a developmental disorder that affects many parts of her body. As she grows she will require another operation on her heart. Gary and Karm say words can't describe the gratitude they have for the hospital's doctors and nurses. They are comforted by the fact that no matter what medical challenges lie ahead for Maya they will not have to face them alone.



“By making a planned gift, I feel proud to give the gift of childhood for future generations of children.”

**Patsy Hui,**  
Richmond, BC  
*Caring for the Future Society member*

## Caring for the Future Society

The Caring for the Future Society was established as an expression of gratitude to donors who have informed BC Children’s Hospital Foundation that they have included BC Children’s Hospital, Sunny Hill Health Centre for Children or the Child and Family Research Institute in their estate plans.

### **Members receive:**

- Recognition in BC Children’s Hospital Foundation’s annual report to the community
- Listing on our donor wall at BC Children’s Hospital
- Invitation to the annual Caring for the Future Society reception
- Annual subscription to Speaking of Children magazine

When you make a planned gift to BC Children’s Hospital Foundation, you create a legacy of hope for BC’s children. Membership in our Caring for the Future Society is one of the ways we recognize your visionary support for the future. If you have already made a legacy gift to BC Children’s Hospital Foundation or are in the process of making a gift, we would like to welcome you to the Caring for the Future Society. Please contact us to let us know.

Ross's gift in his Will to BC Children's Hospital Foundation exemplified his dedication to giving the children of BC the brightest futures possible. It is a comfort knowing his legacy gift will help children and their families in the years to come.

Dean Lumb,  
White Rock, BC  
*Brother of Ross Lumb (1957-2011)*

## Privacy Policy

BC Children's Hospital Foundation is committed to protecting the privacy of its donors, volunteers and other stakeholders, and their personal information. We value the trust of those we deal with, and of the public, and recognize that maintaining this trust requires transparency and accountability in our treatment of the information you choose to share with us.

For further information, please refer to our complete privacy policy on our website at [www.bcchf.ca](http://www.bcchf.ca).



Riley Jupp

## Contact Us

Legacy gifts are an expression of what is dearest to you. BC Children's Hospital Foundation can help to ensure your wishes are met. While we cannot offer financial planning or legal advice, we will do everything we can to assist you and your advisor in creating a legacy gift for BC's children.

We have the information you need to help you reach your philanthropic and financial goals. Please direct your inquiries to the **Gift and Estate Planning Team**:

### British Columbia's Children's Hospital Foundation

938 West 28th Avenue  
Vancouver, BC, V5Z 4H4

Phone: 604 875 2444  
Toll-free: 1 888 663 3033  
Email: [plannedgivinginfo@bcCHF.ca](mailto:plannedgivinginfo@bcCHF.ca)  
Website: [www.bcCHF.ca](http://www.bcCHF.ca)

CRA Charitable Business Number:  
**11885 2433 RR0001**



Jayden Pun





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Children's Hospital Foundation**

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