



## Patricia Jane (P.J.) Whitehead - A Generous Life

By Laura Byrne Paquet, BJ/87



Patricia Whitehead - May 22, 1959 at Carleton University Convocation

Whether she was creating hundreds of beautiful handmade decorations for charity Christmas tree raffles or designing marionettes for fundraising shows, Patricia Whitehead devoted much of her life to looking out for others.

“She was a very caring, beautifully supportive person,” Jim recalls of his wife, who passed away in January 2018 after living with Alzheimer’s disease for eight years.

Jim and Pat’s lives had been intertwined since they met as five-year-olds. “I taught her how to tie shoelaces, and she taught me how to tell time,” Jim jokes. In the intervening years, they lost touch and married other people. Then, in their 40s, they

embarked on a second marriage with each other.

As part of her generous nature, Pat supported some 40 charities and institutions, including Carleton University, where she earned a psychology degree in 1959.

After her passing, Jim faced the daunting task of redoing his will and paring down these charities to a more manageable 10 organizations, which would receive legacy gifts from his estate. When he decided that Carleton—where he earned his master’s degree in social work in 1988—would be one of those chosen institutions, his lawyer suggested he contact the university’s Personal and Planned Giving team for advice.

Jim was receptive to that idea. For part of his career, he worked as a marriage counsellor, where he saw that people often avoided discussing matters such as wills. “I learned a great deal from my patients in that you don’t let these things go sliding by,” he says. “An open conversation is good.”

He decided to structure the gift as a donation to the School of Social Work, in memory of Pat. The school can use the money for whatever it deems most important. “It’s focused, but within the focus, there is a

breadth to the donation,” Jim explains.

“Breadth” seems like a fitting way to honour and remember Pat. She worked for Bell Canada for 22 years as a customer service representative, but she had many interests and talents beyond work. For instance, she and Jim were avid art collectors, acquiring some beautiful works by Canadian and international artists.

To create a fitting setting for those pieces, Pat designed a sun-filled addition to their Ottawa home, despite having no architectural training. Jim notes that city hall made very few changes to her design. “She was just so gifted with a pen or pencil and graph paper,” he says, adding that Pat was “meticulous at everything she did.”

For the last year and a half, Jim has been carefully unwinding the closely knitted strands of his and Pat’s rich years together. As well as fine-tuning his will and streamlining their charity contributions, he is donating or selling most of the artworks. As he does, he always keeps Pat’s wishes in mind. “When I approach something, I often say, what would Pat say or what would Pat do?” he muses. “I am keeping her memory alive in conferring with her.”

# Planning for your pets after you're gone

*There is a growing global trend to consider pets as part of the family and at Carleton University we have some very special family members. Carleton's Therapy Dog Program is a valuable tool that has proven to improve the mental health and well-being of students, faculty and staff on campus. Studies have shown that petting a dog can lower blood pressure, build positive mental health and reduce anxiety.*



Shannon Noonan and Blue

Whether your pet has a big job, like Carleton's therapy dogs, or a small job like fetching your slippers, it should come as no surprise that Canadians want to make sure that their pets are well cared for after they are gone. Canadian common law considers pets to be personal property and recent changes in Quebec law decree animals to be sentient beings. A sentient being is one who perceives and responds to sensations of sight, hearing, touch, taste, or smell. However, in neither case do they have the ability to directly receive gifts made in wills. So how can we plan for the inevitable?

One simple and effective plan is to give your pet to a family member, or trusted individual, along with money to care for the animal during your pet's life. This can be done directly in your will, or a special purpose trust can be designed to benefit an animal. In most jurisdictions these trusts cannot last longer than 21 years. Since some pets such as cats, horses,

parrots and reptiles may live longer, a pet trust may not be the best plan.

Some humane societies offer estate planning programs for pets. The Ottawa Humane Society (OHS) offers a Pet Stewardship Program that ensures upon your death, your animals are adopted into a loving home. Pet owners are required to sign an agreement and bequeath their animal to the OHS. The fees can be paid through your will, or with a payment through a life insurance policy, a trust, or by an outright payment when you enroll your animal.

"Most of us believe we will outlive our pets but what if we become ill or have a medical emergency? It's important to think about our pets in these types of situations. You may want to consider keeping a card in your wallet that contains information about your pet," suggests Shannon Noonan, Special Project Officer, who runs Carleton's Therapy Dog Program. "That

“ Since many people consider pets as family, it makes sense that we should think about them during this planning process too. ”

way if something happens to you, someone can be advised that there is a pet who needs looking after.”

Estate planning ensures that our family, friends and loved ones are well cared for and remembered after we are gone. Since many people consider pets as family, it makes sense that we should think about them during this planning process too. ♡

# SEND THE REPLY CARD

Normally life insurance policies are purchased to safeguard the financial security of family or a business. When no longer needed for their original purpose, some policies can create highly tax-advantaged opportunities to make a donation. If you would like to know more about how to make a much bigger donation than you had thought possible, please request **“Charitable Gifts of Life Insurance”** using the enclosed reply card.

Whether you are considering a revision of your current will, or you are about to have a will drafted for the first time, arranging a gift in your will to Carleton University is easy to do. Our guide contains valuable information and suggested wording that will assist you in discussions with your lawyer. Send us the enclosed reply card today asking for **“A Gift by Will.”**

Donating appreciated securities is simple, cost-effective and the most tax-efficient way to make a charitable gift. You are not required to declare capital gains income on securities that have been donated to charity. The entire amount of the donation results in a tax credit that may be used to offset other taxable income. Ask for information about **“Charitable Gifts of Securities”** on the enclosed reply card and send it back today.



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or visit [www.planforgood.carleton.ca](http://www.planforgood.carleton.ca)



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- I prefer that you send the requested information above to my email at:

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Secure website link.



**Please file this newsletter with your will or other estate planning documents. It may prove valuable down the road.**



# Benefits and Liabilities of Joint Accounts

Obtaining and maintaining a joint bank or investment account is easier than ever. A significant benefit of joint accounts is that after one person passes away the surviving account holder becomes sole owner (possibly avoiding probate). However, the deceased person's will should clarify whether the property held in the account is meant to be a

gift to the surviving holder, otherwise it could become part of the deceased's estate instead of simply passing over. If spouses divorce or separate, a jointly held account may be claimed in a separation or divorce settlement. Or, if one party is in debt or declares bankruptcy, creditors could claim the joint account in repayment of debt.



Joint accounts are convenient ways to share expenses and can ease the process of transferring funds to the survivor after death. However, it is important to consider the risks that come with sharing finances. ▼

## DO NOT SURRENDER

I am sure many superb people have offered this advice, imploring others or themselves, to carry on in the face of a difficult choice. In the context of charitable giving “surrender” could mean a missed opportunity to make a significant donation with an asset you no longer need. I am talking about a gift of life insurance that may have outlived its purpose. Insurance companies are counting on surrendered insurance policies and you can be assured they contribute significantly to the profit side of the ledger.

Could those assets be donated instead? Some types of insurance policies can make wonderful gifts to charity, others not so

much. Some of the latter variety are convertible to the former type and it is worth exploring with a qualified insurance advisor. Donating an insurance policy really is not that difficult to do but it does take time and careful consideration by both charity and donor. They can be wonderful gifts!

To help you make an informed decision, Carleton University has developed information about charitable gifts of life insurance and you can either download a copy from our website [planforgood.carleton.ca](http://planforgood.carleton.ca) or by sending us the reply card that came with this newsletter. And

please, before you decide you no longer want to make those pesky premium payments, talk to one of our gift planners, you may be pleasantly surprised at the impact you could make in the life of a student. ▼

*By Doug Puffer*



# From Carleton to Paris: A Legacy of Compassion

By Jenna Hobin, B.A. Hons

“He wrote to me once a week from Paris about his personal travels.” Marilyn Dimeo recounted fond memories of her brother, Robert Ellsworth Barry, as the sun peered through the windows of her eclectic home in Stratford, Ontario.

Robert’s admiration for journalism stemmed from his childhood—years filled with laughter and inquisitiveness. As a voracious reader of literature, skillful wordsmith and compassionate teenager, his path towards being a journalist was forged from a young age.

“He had this family trait that he couldn’t stay still in one place, and was intensely interested in the world, its issues and getting to understand them,” says Marilyn. Shortly after graduating from Carleton in 1964 with a Bachelor of Journalism degree, Robert was well on his way to fulfilling his lifelong aspirations to be an international reporter.

Following a stint at a local newspaper in Saskatchewan, he took flight to join Reuters in New York and London, before landing his dream job as a reporter for Agence France-Presse at their headquarters in Paris, France. His immense curiosity and innate passion for global issues led him to travel all over Europe and the Mediterranean for the duration of his career.

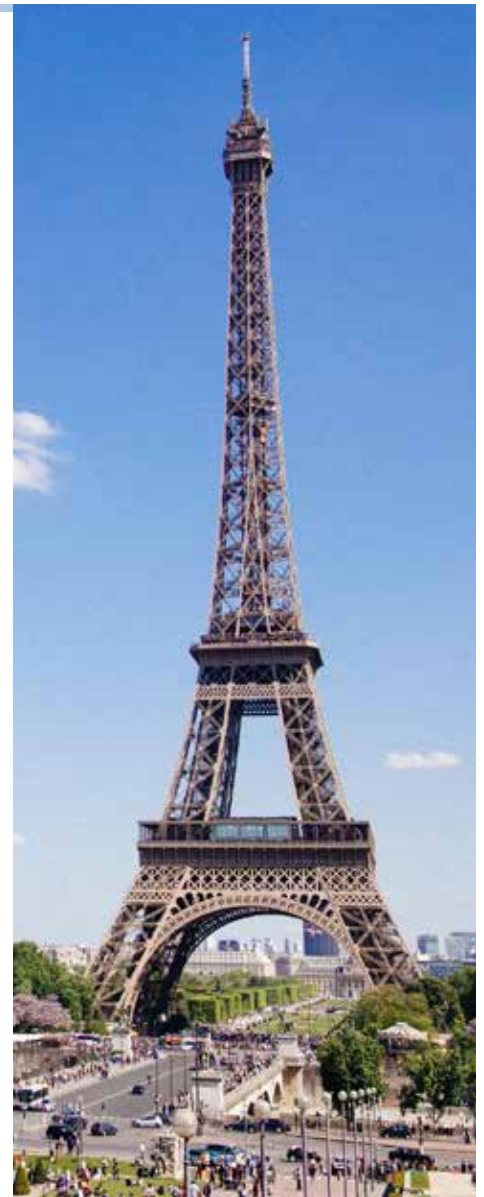
After Robert’s sudden passing in 1986 at the age of

44, Marilyn felt compelled to do something positive to preserve her brother’s memory in a way that was reflective of his life’s work. This led her to establish the Robert Ellsworth Barry Scholarship, which would be funded by a gift in her will. In 2019 she decided to activate the annual award with a current gift to support travel and research expenses for a graduate student pursuing a Master of Journalism degree.

This endowed scholarship will help develop compassionate leaders in the newsrooms of tomorrow, by empowering students who share his conviction to make the world a better place through journalism. Marilyn is optimistic that Robert’s profound love for the field will serve as a source of inspiration for these students.

When asked about the process in establishing the endowment, Marilyn commended Carleton University for its professionalism and benevolence. “When I contacted Carleton about making the gift, the team was great to work with. They made it easy and straightforward,” says Marilyn.

Through this award, Marilyn is planting the seed to continue her brother’s legacy for generations to come. “I am connected to Carleton through my brother, and this award helps to maintain that connection in a meaningful



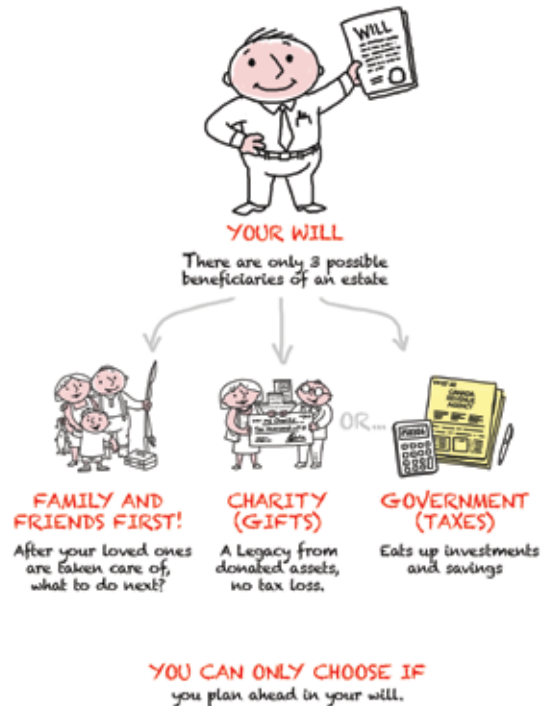
way,” explains Marilyn. She hopes that the selected recipients will aspire to continue Robert’s wish-to help spread awareness about global issues and how we can make an impact as Canadians. ♡

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# Tax Effective Giving

Carleton's gift planning team works closely with donors and their advisors to make tax effective decisions to optimize the value of donating assets which may have taken a lifetime to earn. Canada has one of the most generous tax systems in the world when it comes to supporting the charities we care about. There are good, better and best ways for Canadians to plan tax smart gifts whether during life or in an estate plan. We have the knowledge and experience to help you make good decisions, no matter what cause is near and dear to your heart.

*We are here for good.*



PLAN AHEAD FOR A GIFT TO CARLETON UNIVERSITY



Left to right: Holly Greatrex, Gillian Whyte and Stefanie McLean

For more information, please contact:  
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