



Chloe Graf – A Legacy of Determination

By Laura Byrne Paquet, BJ/87

Chloe Graf rarely let much stand in her way. “Determined” was definitely a word that you would use for her,” recalls her mother, Pauline Graf, with a smile.

“She was very strong willed, but that was great,” says her father, Dr. Daryl Graf, prompting a rueful laugh from both parents.

Chloe passed away in 2017, due to muscular dystrophy, at age 26. When she was born, doctors gave her four years to live. Instead, at four, she received an electronic wheelchair and immediately embraced the freedom it offered. She and the family’s golden retriever, Tawny, became well known across their Ottawa neighbourhood as they took long walks together.

Chloe’s affection for animals extended far beyond Tawny. When she came across YouTube videos about disabled animals in India, she did extensive research, then donated money to the Indian charity that had posted the videos.

Chloe will continue to give, in a way, because her parents and her grandfather, Robert Blair, have established the Chloe Graf Memorial Scholarship. To be funded through donations and legacy bequests, it will be awarded to outstanding undergraduate students: one enrolled in the History program

and another enrolled in the Women’s and Gender Studies program. Preference will be given to students with disabilities.

An avid reader who received Carleton’s John and Carol Strong Book Prize for outstanding writing, Chloe was interested in both programs and was close to earning her B.A. in History when she passed away.

“I remember Chloe talking often about how she longed to know what the emotional lives of others were like in ages past throughout the ancient world—how she wanted to slip into their lives and really feel what they felt for a day,” said Daryl in his eulogy for her.

When she chose to pursue that interest in Carleton, she was adding to the Graf family’s longstanding ties to the university. Daryl earned his master’s and Ph.D. in computer science at Carleton, Pauline studied there, and Chloe’s sister Alex is an alumna, too.

As well as studying, Chloe relished the independence she enjoyed at Carleton, where



Chloe Graf at her high school graduation in 2009.

she lived in residence, joined a wheelchair hockey team and became a strong advocate for LGBTQ+ issues.

Her family says setting up the scholarship was a straightforward process. Carleton’s Personal and Planned Giving team worked closely with them to determine their interests and to provide the wording for their wills. The team is also setting up a giving page on futurefunder.ca that will allow Chloe’s family and friends to contribute to the scholarship, so that future students can pursue the topics that gave her so much joy. ♡

Estate Planning in a Pandemic

By Erin Kelley, Nelligan Law

There's nothing quite like a world pandemic to serve as a reminder to update your estate planning. Many of us in the estate planning community have seen a significant increase in the number of people wanting to ensure their affairs are in order, which is not a surprise in the current world climate.

If you pass away without a Will, provincial legislation dictates how your estate is distributed and who has priority to apply to be your estate trustee. While these default rules may work for some people, they are based on assumptions about your family relationships. Passing away without a Will also increases costs to your estate and may restrict those who can apply to be appointed as your estate trustee.

Having a Will is important, but in the current climate of social distancing, visitation restrictions and self isolating, how does one do a properly executed Will, which historically has required the testator to sign their Will in the physical presence of two witnesses.

In what was a welcomed response to the challenges of executing Wills during Covid-19, here in Ontario the government introduced legislation that allows Wills (and Powers of Attorney) to be witnessed by videoconference, provided at least one of the witnesses is a licensee under the Law Society of Ontario (i.e. a lawyer or certain paralegals). This virtual option has been continued under the *Reopening Ontario (A Flexible Response to Covid-19) Act, 2020* for the time being, but it is not yet known whether Covid-19 will catapult the use of videoconferencing as a permanent option for Will signings.

For those who are not technology savvy, in-person Will signings are also still an



option with the appropriate safety precautions, such as the use of masks and maintaining the recommended distance.

Finally, if signing with a lawyer is not an option for someone, or, if you are stressed about your old Will remaining in effect while you work with a lawyer to update your Will, there remains the option of a holographic Will. A holographic Will is legally recognized in most provinces and does not need to be witnessed, but it does need to be entirely in your own handwriting, signed, and it should be dated. There are some additional legal costs associated with proving a holographic Will to the Court after death, but it can be a reassuring stopgap measure while you work to get a more permanent Will in place.

While typical estate planning procedures have certainly been affected by the pandemic, thankfully the practice has adapted. There are still options to get your estate planned properly and safely. ♡

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SEND THE REPLY CARD




Normally life insurance policies are purchased to safeguard the financial security of family or a business and can also be used as an investment that grows in a tax-sheltered environment. When no longer needed for their original purpose, some policies can create highly tax-advantaged opportunities to make a donation.

Who should consider donating life insurance?

- People who want to support Carleton University with a bigger gift than they can make now.
- People who have a paid up policy that has outlived its original purpose.
- People who are considering cancelling a policy they no longer need.
- People seeking tax relief by donating existing policies.

A story of donated life insurance

A 70-year-old executive, Tom, whose company purchased a Term 100 policy on his life when he was 50, took over the policy personally when he retired 5 years ago. He no longer needed the policy and instead of cancelling it, he looked into donating the policy. The premiums of a Term 100 policy never go up and this predictability makes them a good choice for donations. Tom proposed to give ownership and beneficial interest of the policy and continue to pay the annual premiums. Tom received tax credits of \$15,000 more than his actual costs to make a \$100,000 donation. (table on next page)



What is an endowment fund?

It is a pool of many different principal accounts that are invested in perpetuity by the university to support a variety of activities. Each endowment principal account includes the original capital value with additions made for inflation, market value increments and new capital gifts. Gifts for endowment never stop giving. The key concept is "in perpetuity".

Who gives to endowments?

Savers, investors and long range planners are most likely to consider an endowment gift, and anyone else who understands the value that can be derived from a large and growing pool of resources. Endowed gifts allow you to permanently fund areas of the university in which you have a special interest and provide Carleton University with a meaningful and long-lasting financial legacy. Named endowment

A FAMILY BURSARY

Tom and Susan have 4 children and 7 grandchildren with another on the way. They are a Carleton alumni and 2 daughters are currently and one more named Carleton girls. For their 4th anniversary they decided to give a gift to Carleton and a graduate. The amount was \$100,000. They were able to donate the gift without paying any tax. The gift was more than they could have afforded during retirement but they were able to make their life savings count and help someone in need. Their family name would be associated with Carleton forever that would help bursary students. She had the use of a permanent fund that would bear their family name and be an example for the generations that followed. It was a great gift and for her it was the best gift she could give. The gift was more than they could have afforded during retirement but they were able to make their life savings count and help someone in need. Their family name would be associated with Carleton forever.



When family and friends are cared for, we hope you will remember Carleton University in your estate plans. Your legacy gift will brighten the future of every student who is touched by your thoughtful generosity.

A gift by will is a deeply personal forward thinking way to connect with our mission. When you want to reduce or even eliminate your final income taxes, a well-planned charitable gift is ideal. You can make a gift to your will and maintain financial security during life and disburse the amount at the same time.

Your legacy at Carleton University could make a world of difference. It could be a leading contribution to the future as an endowed fund where Carleton invests your donation and uses only the earned income. In this way, your fund will grow over time and outpace inflation. Income is awarded annually in the donor's name. Endowed scholarships and bursaries are the best examples.

If you would rather make an immediate impact your gift by will could be directed to capital funding. Buildings and classrooms age over time, and gifts that permit unrestricted use of the capital for improvements and enhancements on campus are very important.

A growing number of people have found that combining lifetime giving with a future gift is especially rewarding. If you donate through Carleton regularly you might consider awarding your annual gift with a gift in your will. A legacy gift of \$25,000 can establish a named endowment that will provide about \$1,000 of income each year forever. The documents can be approved now and you can start to add to your fund when the time is right for you and ultimately with a gift in your will.


Supporting the mission of Carleton University should give you great satisfaction. We welcome the opportunity to work with you and your advisors to develop a gift plan that will be personally meaningful to you and bring maximum benefit to Carleton. You can contact directly with us to have a custom clause prepared for you or have your lawyer call us to discuss your plans in confidence.

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.

Endowments are important to enhance the quality of modern post-secondary education. They provide a source of permanent and growing income for student financial aid, research, library collections and so much more that base funding and tuition simply cannot do alone. Is an endowment gift right for you? Ask for information about **“Gifts for Endowment”** on the enclosed reply card and send it back today.

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 **“Gifts by Will”**.

or visit carleton.ca/planforgood



TOGETHER FOR GOOD

Please send me detailed information about:


Charitable Gifts of Life Insurance

Gifts for Endowment


A Gift by Will

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

Tax effective gift planning!



Secure website link.



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

Current Thoughts for the Future

By: Doug Puffer, Senior Counsel, PGgrowth Inc.

For nearly 30 years my wife and I have been donating to two charitable organizations that mean a lot to us. We like to think that \$100 per month for each of them makes a difference and I even get a few points on the credit card. We couldn't afford that much when our three sons were in university but now that we can, we're happy to do so.

During the COVID summer my wife and I rewrote our wills. As a gift planning professional,

I felt it was important to keep supporting those organizations because their good work will be needed in Canada long after we are gone. One of them has an endowment fund and the other has an arrangement with a community foundation that essentially works like an endowment. Both of them pay out about 4% of the capital held in their investment funds.

In order to calculate the gifts in our wills we multiplied $\$1,200 \times 25 = \$30,000$ for

each organization. If everything remains the same, each endowment will continue to provide \$1,200 per year forever. We intend to continue donating monthly as long as we can and when our estates are settled, there is comfort in knowing the giving will continue. ♡

TOGETHER FOR GOOD

Celebration Gifts

Celebrate your birthday, anniversary, retirement or any other special occasion by asking friends and family for donations to Carleton University in lieu of presents. There are so many amazing projects to support, such as:



Carleton's Therapy Dog Program



Support Homeless Youth through the Chicken and Boots Bursary



Support Science, Innovation and Student Experience through the Butterfly Show

There are thousands of worthwhile projects to choose from at futurefunder.ca.

Frequently asked questions about celebration gifts

Q: Will Carleton University notify the honouree of any donations received?

A: Absolutely! If requested, the honouree will be notified with the donor name and contact information so that they can send a thank you note. However, individual donation amounts will not be shared. You can also request to have Carleton send an e-card on your behalf with a personalized message.

Q: Will I receive a tax receipt for my celebration gift?

A: Yes! A tax receipt will be sent to the e-mail provided when a donation is made on-line at futurefunder.ca.

From the Hamilton Spectator to Carleton's School of Journalism: The Continued Legacy of Brian Nolan

By Jenna Hobin B.A. Hons

Hollander (Holly) Layte remains in awe by the idyllic scenery surrounding her home in British Columbia—a feeling that hasn't escaped her since moving away from Ottawa following the passing of her late husband, Brian Nolan. During the spring and summer, cascades of blue and purple wisteria flowers climb up onto her balcony and mingle contentedly with scarlet begonia, bright red geraniums, numerous song birds and iridescent hummingbirds. "It is inspirational, she says. "Simple words cannot describe it."

On our telephone interview, she recounted the enormous legacy that Brian left behind as a soldier, international reporter, producer, writer and Associate Professor of 18 years in Carleton's School of Journalism—which is soon to celebrate its 75th anniversary.

"In all respects, Brian was not only a top-notch and well-respected journalist, but he was also the embodiment of a true 'renaissance' man," Holly remembered. "He continued to mentor students, who shared his insatiable curiosity, gift for storytelling and unmatched passion for practicing journalism with honour and integrity right up to the day of his passing."

It was the above that provided the impetus for

establishing The Brian Nolan Memorial Prize for Graduate Journalism, which will provide funding to Master of Journalism students who are pursuing a Master's Research Project.

"Two main goals were accomplished when I established this Award," Holly said. "Brian's contributions to journalism will continue to be remembered, and future Carleton journalists will be able to continue telling stories that need to be told," she said.

Proud moments for Brian included winning a British Prix Anik Award, getting an Emmy nomination for a documentary (The Last Nazi) he co-produced about Albert Speer, head of Hitler's armaments program, and authoring or co-authoring best-selling books on Canada's military.

Although Brian's repertoire includes producing documentaries for ABC, CBC, CTV and Global television networks, his sights weren't set on journalism until he started a summer job at The Hamilton Spectator, which he landed after serving for the US Army in the Korean War.

Holly expressed the ease of working with the Planned Giving team to help set up the bequest last fall and said she views this award as both an opportunity to remember



Brian Nolan

Brian's legacy and to give back to the community in an important and meaningful way.

"I believe that Brian would be pleased that an award will be established in his name to help sustain journalism and journalism students both locally and internationally. As for me, I am now at peace and grateful at having had the opportunity through Carleton to ensure Brian's legacy and passion for journalism will live on through this gift." ♡

TOGETHER FOR GOOD

Charitable Gifts of Life Insurance

Many people don't realize that a life insurance policy, whether it's an old policy that has outlived its original purpose or a brand-new policy may make a great charitable gift.

What are the best ways to donate life insurance?

- Purchase a new life insurance policy and name Carleton University as the owner and beneficiary. You will receive charitable tax receipts for the premium payments you make. This is an excellent gift plan if you would like tax relief during your lifetime.
- Donate an existing policy to Carleton University. If premiums are still payable, you can continue to make payments which would be considered a charitable gift. A tax receipt would be issued by Carleton for the fair market value of the policy and annually for the premium payments. Once again, this is an excellent gift plan if you require tax relief during your lifetime.
- Name Carleton University as the beneficiary but retain ownership of a new or existing policy. Ongoing premium payments are not receiptable as charitable gifts, rather the estate will get the tax receipt for the face value of the policy when the time comes. This is a common recommendation by estate planners as a way to offset tax liabilities that will be incurred in the terminal tax return.

Most importantly, your charitable gift of life insurance will support Carleton students. For more information on donating life insurance, request our complimentary planning guide or visit carleton.ca/planforgood. ♡



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

For more information, please contact:
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