



Keeping Up the Good Work!

By Doug Flanders



"It doesn't get any better than this!" So thought Susan Conrad as she walked home along the Rideau Canal from her lectures at Carleton University. Working full time, family responsibilities, taking courses -- Susan was a busy woman. She was also a happy one. She relished her course work, thoroughly enjoyed her professors -- some became friends -- and was grateful for all the opportunities that Carleton afforded.

Susan began as a mature student in 1988 with a course in

20th century French literature. "In the office, I spent my days working in bureaucratic French and occasionally longed for some more elegant language." She wondered how she would fare, but with a final mark of A+ her concerns were unfounded. Other courses followed as time permitted, and eleven years later she graduated cum laude with a B.A. in English Literature. By then she was retired and so chose to enter graduate school, earning her M.A. in 2001. She remembers this as a very satisfying time.

Susan spent her earliest years in India, where her father was an officer in the Indian Army in the days of the British Raj. With the outbreak of World War 2, her mother moved back to England with the children, and Susan grew up there. Upon graduating from secondary school, she took business training and went to work in an office in London. Life in post-war Britain was very bleak so she decided to try her luck in Canada, starting in Montreal where she had cousins.

Susan worked in several cities before joining the Department of External Affairs. She held interesting postings in Hong Kong, Finland and

lastly South Africa, where she got married. At the end of her posting, she and her husband moved back to Ottawa, and over the years she held positions in External Affairs, the Privy Council Office, and lastly the Law Reform Commission of Canada.

Retired for 20 years, Susan leads a full and satisfying life in Ottawa with her husband Walter. They enjoy theatre, singing in separate choirs, concerts, spending time with family and travel. They spent most of this past January in South Africa.

Because of her enjoyable experience at Carleton, Susan strongly encourages others to remember the university in their estate plans. Her future gift -- a percentage of her estate -- will be directed to the Department of English Language and Literature to be used "where the need is greatest". While attending classes, she got to know many students, some of whom were "living on the edge" financially. "Carleton is such a good school, but it cannot flourish without our financial support. Legacy gifts are an easy way to help."

"Keep up the good work, Carleton," says Susan. ♥

Heart of my Community

By Anne LeDressay



Carleton is at the heart of my community of friends. Although Carleton was the site of my shortest degree, I have more lasting friends from there than from my other two universities.

Carleton is also the one of my three universities that has done the most for my poetic career.

My first collection, a chapbook titled *This Body That I Live In*, came out when I was completing my Master's in English Literature at Carleton. I took a copy to Christopher Levenson, an established poet on the English faculty. Levenson arranged a public reading for me, as well as an interview on CKCU, both of which were firsts for me. That was the start.

Then in 1982 when Carleton was celebrating its fortieth anniversary, I was excited to be invited to take part in a public reading. This led to an invitation to submit poems to

Grey Matters: A Peace Arts Anthology, edited by Daniel Brooks and Enda Soostar, who were then students at Carleton. This anthology turned out to be one of my proudest publications.

Carleton's third contribution to my poetic career was the publication of my first book-length collection, *Sleep Is a Country*, through the short-lived *Harbinger Poetry Series*. Christopher Levenson was the person I connected with when I first queried the press about possible publication. I am grateful to him, to the press, and to my editor Nadine McInnis, who ably edited the very rough manuscript I submitted. I am also grateful to Carleton for helping to make this happen.

These continuing contacts have cemented the affection I feel for Carleton.

At every step in my education, I have benefited from financial assistance, and I have always believed in giving back. I began to donate annually to my universities as soon as I could. When it came time to write my will, it made sense to keep on giving.

I've always felt a particular desire to support Aboriginal students. I have benefitted more directly than many Canadians from the historical land losses sustained by Aboriginal peoples through colonialism: my grandparents came to Canada in the early twentieth century and settled in Saskatchewan on land situated

on what I believe is Treaty 2 territory. I've long been aware of a desire to repay what I can of this and it is for this reason I am directing my legacy to assist Aboriginal students at Carleton.

Anne Le Dressay is a minor poet originally from the prairies. She studied at Carleton for one year, 1979-80, completing her Master's in English Literature. After a Ph.D. at the University of Ottawa, she taught English Literature and Creative Writing at private colleges in Alberta before returning to Ottawa in 1999. Although Anne is now happily retired, for the past three years she has been teaching courses in writing memoirs at Abbotsford House. ♥

Woman Dreams

By Anne LeDressay

Woman dreams
and her dream is not man's.
Woman dreams white gleaming
clothed in green, dim-edged
as misty landscapes
in the humid mid-day light.

Woman dreams:
at the heart the full red pulse
beating strong as rock
and surging
water-full and jungle-dense
in silent hidden places;

softness not soft
softness indomitable and deep
softness unyielding, resilient,
like bone in flesh.

Woman dreams white and green
and the red heart hidden,
beating.

YOURS FOR THE ASKING

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 to **"Gifts by Will"** 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"**

One of the easiest way to arrange a charitable gift that costs you nothing now is to **donate the remainder of an RRSP/RRIF**. These are likely the most tax burdened assets that most Canadians own. Spousal and dependant rollovers defer taxes but ultimately anything leftover will lose half its value unless given to a charity. We have developed an **informative brochure** about the possibilities of supporting Carleton and action steps. Please return the enclosed reply card today and **tell us to send you this brochure**.

Most entrepreneurs and professionals in business know the benefits of investing through life insurance. The common perception held by the rest of us that life insurance is a backstop is not wrong, it is just limited by lack of knowledge. We have seen **many wonderful donations** of life insurance that simply needed a bit of help from knowledgeable professional advisors. If you would like to know more about how to make a much bigger donation that you had thought possible please request **"Donating Life Insurance"** using the enclosed reply card.

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



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.



YOUR WILL

There are only 3 possible beneficiaries of an estate



FAMILY AND FRIENDS FIRST!

After your loved ones are taken care of, what to do next?



CHARITY (GIFTS)

A Legacy from donated assets, no tax loss.



GOVERNMENT (TAXES)

Eats up investments and savings

YOU CAN ONLY CHOOSE IF
you plan ahead in your will.



PLAN AHEAD FOR A GIFT TO CARLETON UNIVERSITY

A Dream with a Timeline

By Doug Puffer, Director Personal and Planned Giving

It was the last weekend of September and my grandfather drove down the curving laneway to the farmhouse in his brand new turquoise blue 1961 Chrysler 300. It was a big day. All four grandkids jostled into the slipcovered back seat and Nana slid into the luxurious bucket seat up front. “Marie,” said Papa, “The salesman recommended we break in the car by going on a long drive”.

Nana didn’t miss a beat. “Well Gordon, that’s a great idea. We’ve dreamed about seeing California forever. The harvest is in so we can leave on Wednesday. I’ll start packing.” I don’t think that’s quite what he had in mind... but Nana was out of the car before he could sputter a reply and they left on Wednesday. This was the first time I learned the power of putting a timeline on a dream.

So why do we put things off?

Estate planning is one of the most procrastinated of things. In our line of work, we are

mostly engaging with people who are thinking about donating to Carleton in their wills. This is so important to the university that we have full time staff to help people make these types of gifts. Often

we work with donor’s legal, financial and tax advisers to get all the details taken care of. It is a very specialized kind of work.

The conversations with donors often centre around what most students will need to be successful. Sometimes it is an incentive to keep up their grades (scholarships) and for others it is a hand up to relieve financial stress (bursaries). In other words, not much has changed from when you were a student.

How can you make a difference? If you believe that giving back or giving forward to



future generations is important, you are right. It is. Canadians are among the most charitable people in the world and many people continue their giving in estate plans. We have the privilege of choice to direct our social capital to charity or to taxation, both important components of our social fabric. Whereas taxes are imposed by default, estate gifts to charity, as an alternate, require advance planning and a clear direction in a will or trust document.

If you dream about supporting future Carleton students when you become an angel, put a timeline on the action of calling us for guidance or simply send back the reply card asking for helpful information.

Over the Christmas holidays in 1961, my grandparents regaled us with eye-opening stories about California: visits with distant cousins, walks along giant redwood forest trails, Hollywood glitz and endless beaches. I’m sure the car was broken in perfectly, as Papa was still driving it 15 years on. ♥

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Speechless

By Doug Flanders

In 2011, Susan Nesrallah received a wonderful surprise.

Julie Nesrallah, her daughter and a graduate of Carleton in music, was performing *Carmen on Tap* as a fundraiser for the university. At its conclusion, Julie announced to the audience that the event raised \$8,000, an amount that would be fully matched by government grant. Then, Julie made another announcement. The money raised would be used to establish an endowed fund in her mother's honour — the Susan Nesrallah Bursary for Classical Music. The applause was deafening.

"I was stunned, speechless, and teary-eyed," says Susan. The bursary — to be awarded to a first-year student in classical voice — was the first of its kind and Susan could not have been more happy or pleased. She now makes an annual gift to her Bursary Fund and will continue to do so for as long as she can.

It has been tremendously satisfying for Susan to meet her bursary recipients every year.

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When asked what she would say to someone who is considering a legacy gift for Carleton, Susan answers: "Of course you should! Regardless of your financial situation, you can always leave something. Just think of the benefits our gifts will have on students of the future."



She finds their enthusiasm and passion for Carleton gratifying. So much so that when she revised her will recently, Susan chose to remember the university with her own gift for the Nesrallah Bursary Fund. From first-hand experience, she knew how much a university education costs, and wanted to help as many future students as possible.

Born in Lebanon, Susan came to Canada in 1958. She married young and had three girls — Julie, Cindy, and Amy. When her children were all in school full time, she combined motherhood with a career in the field of information technology. Eventually, she landed a position with Carleton University for 14 happy years until her retirement in 2016. As Susan states, "I loved my job at Carleton and working with so many amazing people. It was great!"

Her life became even more entwined with the university. Daughters Julie and Cindy attended Carleton and Amy now works here. Always interested in learning, Susan had begun to take continuing education courses as a special

student in 1982. She found all her professors to be "top notch, respectful, helpful, and later, good to work with." Despite her busy schedule, Susan looked forward to her evening classes and graduated with a B.A. in economics at the age of 50!

Higher education would have been a financial burden had it not been for her then-employer covering the cost of tuition and books. It made a huge difference, and she and her family were grateful. Susan is clear. "Education is the key to solving so many of today's problems and to making our world better for everyone." It's why she is so committed to Carleton University and it's why she has remembered Carleton by arranging a gift in her will.

When asked what she would say to someone who is considering a legacy gift for Carleton, Susan answers: "Of course you should! Regardless of your financial situation, you can always leave something. Just think of the benefits our gifts will have on students of the future."

Wise words from a generous woman. ▼

DIFFERENT ASSETS HAVE DIFFERENT TAX LIABILITIES

Consider the following situation using a 50% top marginal tax bracket for the estate:

A married couple with three grown children are planning their estates. Let's assume they have five main assets in their estate and in the end are planning to donate \$500,000 from the estate of the surviving spouse:

Assets	Market Value	Cost	Tax Liability
Primary residence	\$500,000	\$250,000	\$0
Family Vacation Home	\$500,000	\$250,000	\$62,500
RRSP/RRIFs	\$500,000	\$250,000	\$250,000
Non-registered securities	\$500,000	\$250,000	\$62,500
Cash/T-Bills/GICs	\$300,000	\$300,000	\$0
TFSAs	\$500,000	\$250,000	\$0

They could donate assets with \$0 tax liability and use the ensuing tax credits to offset taxes owed on other assets or simply donate the assets with the highest tax liability. A professionally prepared estate plan is advisable in this case, and is especially true when a family vacation home is in the mix.

Thank You

"I would like to give a HUGE thank you to Carleton's donors. Being a full-time student with a heavy course load and a part-time job that does not cover half of my expenses, it was an immense relief to be able to receive this generous donation. It honestly helped ease part of my stress and allowed me to focus on my studies."

Lida Khodr,
Second-Year, Psychology (minor in Neuroscience)
Bursary recipient

HERE *for*
GOOD



From left to right: Holly Greatrex, Doug Puffer and Gillian Whyte

For more information, please contact:

**Doug Puffer, Gillian Whyte
or Holly Greatrex**

Personal and Planned Giving

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Or, email us at:
plannedgiving@carleton.ca

Look for our new website
planforgood.ca
coming soon!