



Carleton has a piece of my heart

By Jenna Hobin, B.A. Hons



Chelsea McIntyre, CFRE (BA Hons. Mass Comm '09) with her family.
Photo Credit: @jesslaurelphotography

Chelsea McIntyre's face beamed as she shared photos of her three children, 5-year-old boy/girl twins and a younger son, aged 2. She held her phone as she scrolled through a library of the trio with golden locks, paused at her handmade macramé planters, and ended at photos of trees perched along the infinite walking trail located behind her home in Kemptville, Ontario. As a 34-year-old woman, a wife and a mother to three young children, Chelsea was struck with pride as she talked about another unique addition to her growing family - her 'charity child'.

An advocate for education and perennial learning, Chelsea uses the term 'charity child' to refer to charitable gifts made in her will, including future bequests to Carleton University, CHEO and the WDMH

Foundation. Chelsea graduated from Carleton's scenic campus just shy of eleven years ago, but vividly remembers strolling through the Quad as an undergraduate student in mass communications.

Chelsea gravitated towards giving to Carleton, as she shares the same values and commitment for inclusivity and accessibility. As a student who was heavily involved in the Carleton University Students' Association, she felt empowered and inspired by the activism and passion of our vibrant community.

Chelsea's fervor for making a positive impact as a new graduate in 2009 led her to work in the non-profit sector and fundraising. In her personal and professional life, she has the opportunity to work with, and volunteer for, a variety of

meaningful organizations. So, she felt that supporting charity in her will came down to asking herself three questions - "Where is my heart? Where are my memories? Where was I most impacted?" Carleton was an obvious answer.

Leaving a gift by will to Carleton felt inherent for Chelsea, who left her gift undesignated, as she is confident that Carleton will allocate the funding to a priority area that will have the greatest impact. "I trust in the values of the organization to do what is best for its growing student population, and what will contribute to the greater good." Chelsea is the first to acknowledge that she does not have the capacity at this time to make a significant current gift. But, she considers that the future bequest from her estate allows her to make a meaningful contribution when it makes sense for her and her family.

As a proud alumna and loyal donor, it is undeniable that Chelsea will always be an integral part of the Carleton community. As she says, "Carleton has a piece of my heart. These tunnels and this community were in my heart before I even had kids. I am part of Carleton, and now, it is part of my impact in this world." ♥



Fatima Husnain

10 WAYS TO ORGANIZE YOUR AFFAIRS IN 2020

By Fatima Husnain, Articling Student, Fasken

As we start a new decade, now is the perfect time to ensure that your affairs are in order. These few items can help protect you and your loved ones in 2020.

1 Review Your Insurance Coverage.

Take the time to review your insurance policies including protection for your home, car, life, health and business for any expiry dates and update them if you have had a change in circumstances. This will ensure you are adequately protected.

2 Review Your Beneficiaries, Executors and Trustees.

A lot can happen in a year, you may have gotten married, divorced, or welcomed additional children or grandchildren into your family. You likely have beneficiaries in your Will, on insurance policies, bank accounts or other financial assets. You may also have executors and trustees in your Will. Review these documents and ensure they still align with your wishes and family circumstances.

3 Take an Inventory of Your Assets.

Did you purchase, inherit or sell any large assets this past year? If so, make sure your estate plan has accurate information with regard to your assets and their ownership.

4 Review Your Power of Attorney.

If you have an attorney for personal care or for property or both (the "Attorney"), consider if your Attorney is still willing and capable, if they have had a change in circumstances or if you no longer wish for them to be your Attorney. If so, amend your documents accordingly.

5 Registered Retirement Savings Plan.

Now is a good time to evaluate how much money to keep aside to potentially top up your RRSP contributions for the tax year and maximize your tax benefits.

6 Organize Your Documents and Records.

Tax season is here, so it is a good time to gather all of your documents and records to determine what needs to be retained and what needs to be shredded. You can also make a list of the tax documents you receive every year so you are always ready for tax season.

7 Mortgage and Other Debts.

It is beneficial to check your statements and ensure that your debt repayment is progressing as you desire. You can then make lump

sum payments or adjust your ongoing monthly payments to align with your current debt repayment goals.

8 Stocks and Investments.

You should also review your equity. Review your portfolio and potentially diversify, balance, or drop any investments that did not provide gains as expected. This is an opportunity to adjust your financial portfolio overall based on your financial goals.

9 Health.

Spring is an excellent time to go for your annual physical. If you find yourself facing any current health difficulties you can consider appointing a power of attorney for personal care and property so you can have peace of mind for the future.

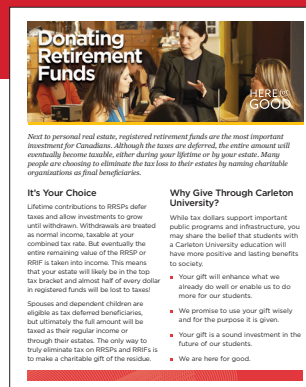
10 Will.

Many Canadians do not have a Will, it is always a good time to make an appointment with your lawyer and prepare one. ♡

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FASKEN

SEND THE 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 **“Gifts by Will”**.

If you are thinking about choosing an executor or wonder what the job entails, Carleton has a great little brochure that will help you make an informed decision. Check **“Guide for Executors”** on the enclosed reply card and send it back today.

One of the easiest ways 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 our guide to **“Donating Retirement Funds”**.

or visit carleton.ca/planforgood



HERE for GOOD

Please send me detailed information about:

- ☐ A Gift by Will
- ☐ Guide for Executors
- ☐ Donating Retirement Funds
- ☐ 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.

Donating Retirement Funds RRSPs/RRIFs



Registered Retirement Saving Plans (RRSPs) are one of the most important investments for Canadians and one of the most heavily taxed assets in an estate.

Donating your RRSPs or Registered Retirement Investment Funds (RRIFs) is a simple way of making a meaningful donation while enjoying significant benefits such as:

- You can choose to donate all or a portion of your retirement funds
- Redirect deferred taxes to charitable purposes
- Reduce the administrative duties of your executor
- Avoid probate and estate fees on RRSP/RRIF assets
- Keeps your gift private, if that is your wish
- Avoids contests by unsatisfied heirs
- Increase support for students or enhance academic programming at Carleton University
- Quick settlement of affairs

By naming Carleton University as a beneficiary of a registered plan, you will retain ownership and use of the fund during your lifetime, receive a tax receipt for the value of the plan, decrease probate fees by removing these assets from your estate, reduce your overall estate tax bill and most importantly, you will be supporting Carleton University students.

For more information on donating retirement funds, request our complimentary planning guide or visit carleton.ca/planforgood. ♥

Providing Assurances

Many Carleton supporters have told us that they have included a gift in their will or estate plans for the University and, many more have made the arrangements but not told us of their plans. Lots of others have said they intend to do so when the time is right for them. This is a very Canadian social phenomenon. We are generous, thoughtful and often private people when it comes to philanthropy.

If you are considering a gift in your will for Carleton University, we hope you will talk to us about it, either personally or through your legal advisor. Our role as gift planners is to provide assurances to donors that funds from estate gifts, can and will be used as they are intended. A five-minute phone call or a quick e-mail is all it takes to be certain. ♥

HERE *for*
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Exploring New Horizons

By Laura Byrne Paquet, BJ/87

Dolores Young (B.A.Soc/Anthro, 1982) and her husband Harold love to travel—they've been everywhere from South Africa and India to Antarctica and Russia—and Dolores credits her sociology and anthropology courses at Carleton for stoking her interest in the wider world. "It was while I was studying here that my travel bug got ignited and fanned," she says.

To help Carleton spark similar enthusiasms in new generations of students, the Youngs have been long-time donors to the university. They have contributed to the expansion of the MacOdrum Library and to financial aid, such as scholarships, and they have made arrangements for a bequest to Carleton.

Dolores has also participated in a wide range of Learning in Retirement programs and is a keen attendee at alumni luncheons, lectures and other activities. "Even today, Carleton is meeting my needs by offering great learning opportunities and social events!" Dolores says with a chuckle.

Her relationship with the university extends back more than 40 years. When she and Harold moved to Ottawa in 1974 from the Maritimes, they had two teenagers. With her kids getting older, she was looking to try something new. "I was sort of at a crossroads," she recalls. "Carleton came to my rescue."

She wanted to become an educator, but she didn't have



Dolores Young at the Carleton University Art Gallery

"The Other NFB: The National Film Board of Canada's Still Photography Division, 1941-1971," an exhibition curated by Carol Payne and Sandra Dyck, presented at Carleton University Art Gallery from 27 February - 7 May 2017

all of the prerequisites for many post-secondary programs and family finances were a bit tight. That's where Carleton came in, by accepting her as a mature student and by offering her an on-campus job in the continuing education office. "They allowed me to get the training I needed to pursue my career."

After earning her Carleton degree in 1982, she took an education degree at the University of Ottawa. Then, she embarked on a career that included three years of teaching at Indigenous elementary schools in Canada's North, as well as two years working at a teacher's college in Poland just after the Berlin Wall came down, and a year teaching English as a second language to businesspeople in Prague.

She speaks of those experiences—particularly her time in Tuktoyaktuk in the Northwest Territories

and Nanisivik in what is now Nunavut—with great fondness. "That was a fantastic learning experience. I don't know if the students learned anything from me! But I learned lots from them and from that community." She hopes to give other Carleton students the same chance to enjoy rewarding work and travel.

"The reason I'm giving now and through my estate is because I credit Carleton with giving me that first push, that impetus, into some of the things I have later done and found very exciting," she explains. "We hope our support will encourage other students, and support them on their journeys and in their careers." ♡

HERE *for*
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Creating a Named Memorial Award

Establishing a named award at Carleton University in memory of a loved one is a wonderful way to honour and create a lasting legacy for someone you care about. Each year, when funds are distributed to students, your loved one's name will be proudly acknowledged and remembered.

Through scholarships and bursaries, donors make education possible and reward the outstanding accomplishments of students.

Scholarships

- Scholarships are awarded for academic merit, to reward talented and high-achieving students in any year of their studies.

Bursaries

- Bursaries support students in need of financial help. Many students experience financial barriers when they

attend university, such as tuition fees, basic living costs, and essential study materials such as textbooks and equipment. Without student aid, many students would find it impossible to pursue a university education.

By simply committing to give a minimum of \$1,000 per year for 5 consecutive years, a named **annual award** can be established.

Alternatively, you can establish an **endowed award** which exists in perpetuity, meaning you will help generations of young people

succeed. The minimum amount required to establish an endowed award is \$25,000. This can be a one-time gift or pledged over 5 years.

Once your award is established, you'll be kept informed annually about your student recipient and, whenever possible, you'll receive a personal message from the student you're helping.

For more information or to learn about matching funding opportunities, return the enclosed card or contact the Planned Giving team.



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

For more information, please contact:
Holly Greatrex, Gillian Whyte, or Stefanie McLean

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Or, email us at:
plannedgiving@carleton.ca