



Tax
Timing

CASH
(payments)

STOCKS
SECURITIES

GIFTS OF
ASSETS

GIFTS IN
WILLS

PERSONAL
FOUNDATIONS

PAUL NAZARETH

10-Mar-1939 - 19-May-2026

OVERVIEW

EVENTS

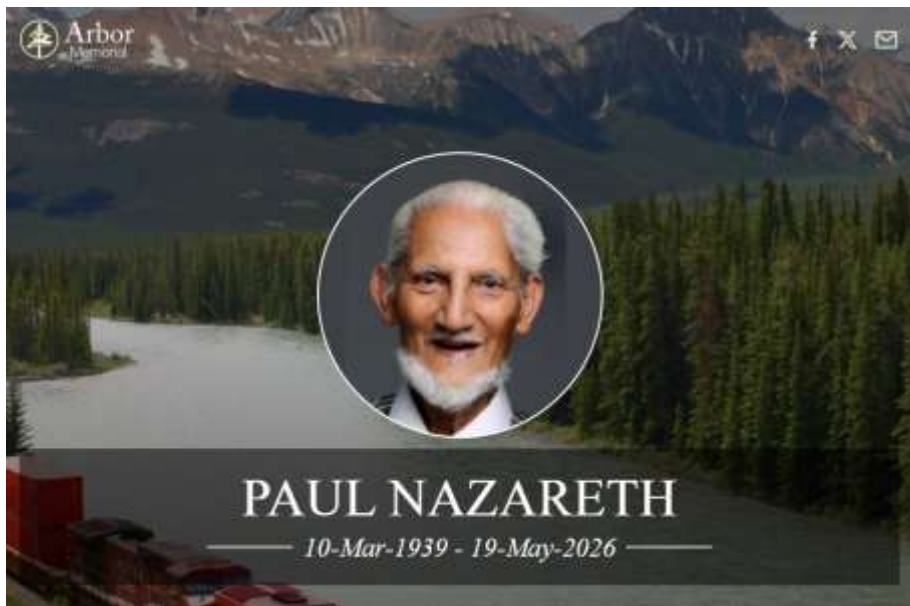
GUESTBOOK

FLOWERS

MEDIA

Obituary Overview

In Loving Memory



PAUL NAZARETH

10-Mar-1939 - 19-May-2026

field hockey and tennis. As captain, his rule on the pitch was simple: "if you don't get the ball, get the man" — and by all accounts, he got both. Paul was most proud of leading the 1967 Railway Goan Institute to victory in the M R D'Souza Gold Cup. The tournament and his team included many world class players which spoke to the leadership skills of Paul. Paul again won the Gold cup in 1969. Paul was also Manager of the Kenya Table Tennis Team that went to Lagos & Calcutta, and was also a G.I. Tennis champion.

Paul was proud of a career that spanned two continents working on both steam and diesel



PETER NAZARETH (born in 1940 in Uganda) is a critic and writer of fiction and drama. He was educated at Makerere University and the University of Leeds. Earlier Professor of African American World Studies, Nazareth is retiring in 2021 as Professor of English at the University of Iowa in the United States, where he also worked as Advisor to the International Writing Program. His literary criticism has been enriched by his trenchant observations of the literatures of diverse global migrants, spanning Asian, African, Caribbean, and Black American cultures and histories. He traces his roots to the Goan village of Moira (Bardez).

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ENVIRONICS
ANALYTICS



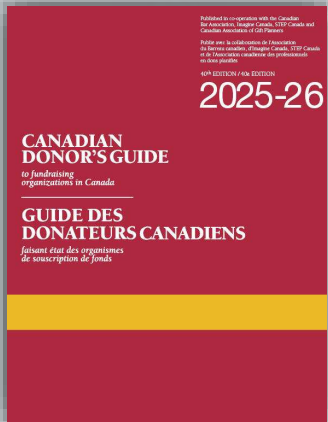
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FULL POTENTIAL
FUNDRAISING



epilogue



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Informationen zu Erbrecht und Testament vom Notar

„Warum wir unser Erbe einer gemeinnützigen Organisation vermachen,“

Familie Haberleitner

www.vergissmeinicht.at

toegiftnl

Mijn nalatenschap is bedoeld voor de mensheid

Laat uw sterven voorliefen met een nalatenschap aan een goed doel!

Lees meer

全国レガシーギフト協会

いざう寄付の窓口

遺贈寄付を検討している方へ

専門家の方へ

活動団体の方へ

財団等の団体の方へ

もっと知りたい方へ

THE GREAT CHOICE

遺贈寄付ウィーク2020

GIORNATA INTERNAZIONALE DEL LASCITO SOLIDALE

SOLI? NO, SOLIDALI

testamento solidale

giva

UTBILDNING KUNSKAP OPINION KVALITETSKODEN TRYGGT GIVANDE KALENDARUM IN ENGLISH

TRYGGT GIVANDE

DITT ENGAGEMANG FÖRÄNDRAR

Vanliga frågor

Black Friday... Cyber Monday...

Get
Involved

GIVINGTUESDAY

CHANGE THE WORLD



WITH A GIVING HEART

National Philanthropy Day®



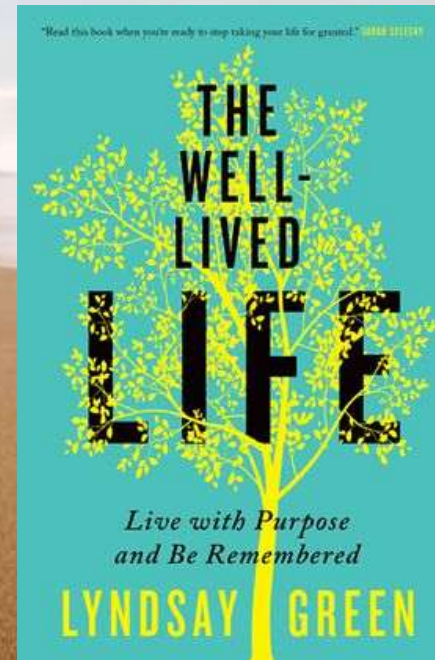
**WILL
POWER™**

Support a charity in your Will

**VOLONTÉ
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Faites un don testamentaire à votre image

How do you want
to be remembered?



Again, younger Canadians are more likely to name a charity as a beneficiary of an RRSP/RRIF/TFSA.



50+ :
4% have named a charity as beneficiary of registered funds.



Under 50 :
11% have named a charity as a beneficiary of registered funds.



BENEFACTION



INVESTOR ECONOMICS

Donor-advised Funds

New Opportunities for Charities and Wealth Managers

2021

Give and take

The Economist

A philanthropic boom: “donor-advised funds”

The rise of DAFs may be as much about tax as charity



- I would like to make this gift using public listed stocks or securities
- I would like information on including X charity in my Will or estate plan
- I would like to make this gift using my advised fun or foundation



Black Friday... Cyber Monday...

Get Involved

GIVINGTUESDAY



CHANGE THE WORLD WITH A GIVING HEART

National Philanthropy Day®

Don't Be a ... #DAFhole

OCTOBER 9



DAF day

epilogue

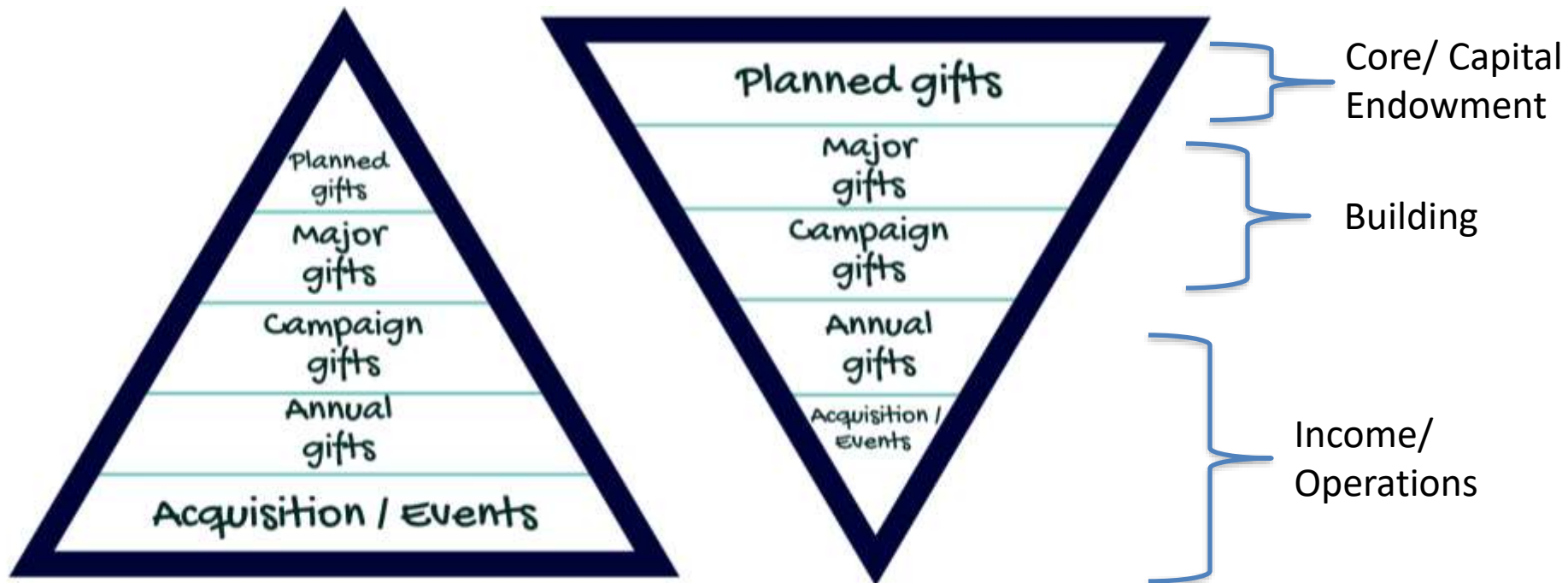
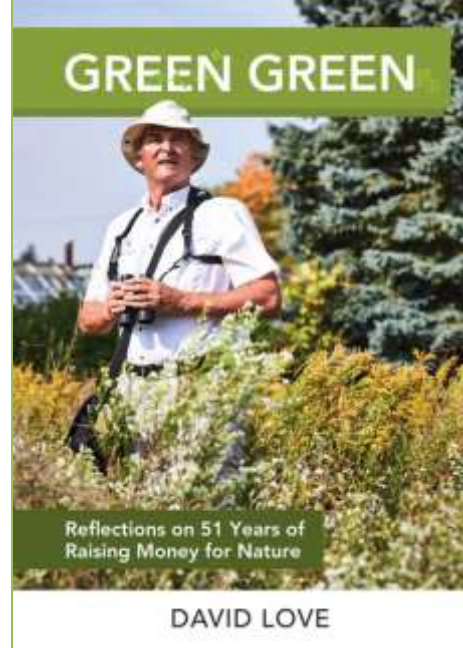
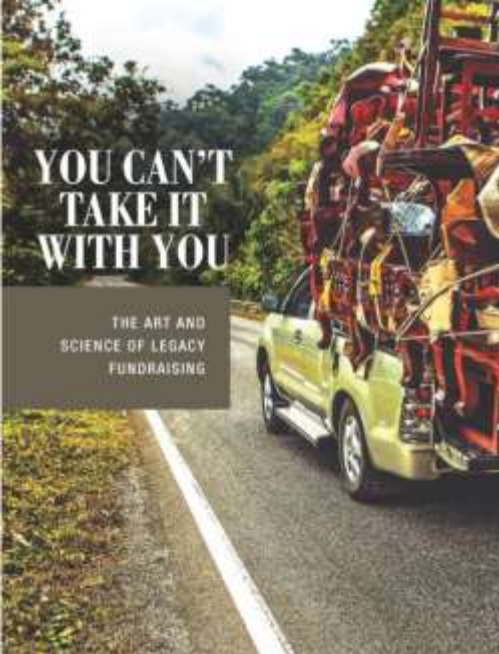
Giving Tuesday and Legacy Giving: How to Make an Impact That Lasts

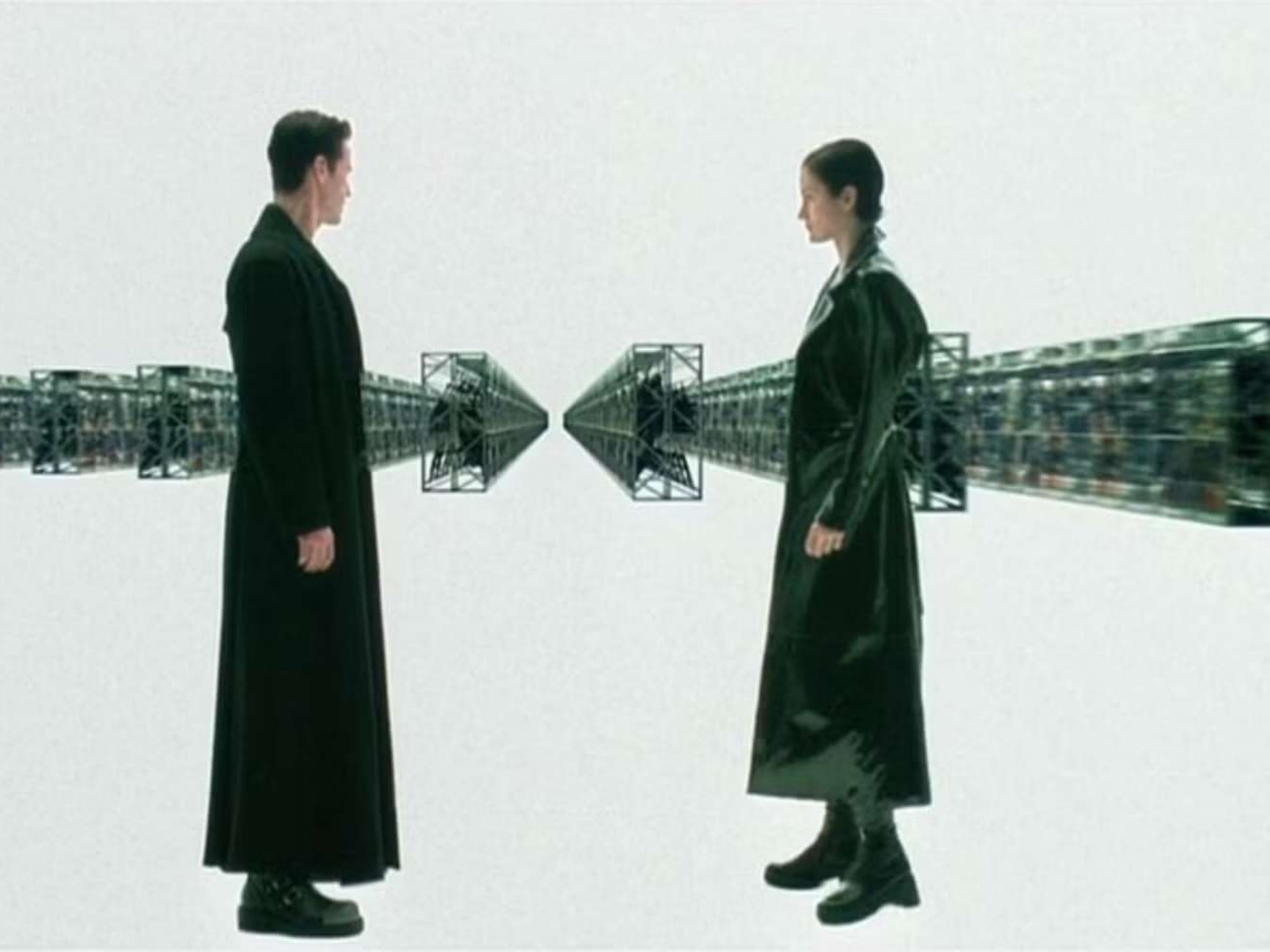


Support the causes you love beyond Giving Tuesday with legacy giving — an impactful way to ensure your values live on.

Daniel Goldgut November 19, 2024

The holiday season is all about embracing the spirit of giving—and let's be honest, it feels pretty great to give back! From Thanksgiving gratitude to the global generosity of Giving Tuesday, this time of year is packed with opportunities to support the causes we care about. But while many focus on donations and feel-good moments, there's another, often overlooked way to make a lasting impact: legacy giving.





**The Revolution
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Be Receipted**



25,000+
Donor Advised Funds

- 73,966 Charitable organizations
- 6,775 Private foundations
- 4,777 Public foundations





PAYOFF

The Hidden Logic That
Shapes Our Motivations

DAN ARIELY

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Digital Wallet





BENEFACTION



INVESTOR ECONOMICS

Donor-advised Funds

New Opportunities for Charities and Wealth Managers

2021



Give and take

A philanthropic boom: “donor-advised funds”

The rise of DAFs may be as much about tax as charity



No front door: 47 per cent of Canada's largest grantmakers have no website

Oct 31, 2024

Author Gabe Oatley



"It's hard to distribute funds to new people and new players if they can't find you."

Why It Matters

Some of Canada's largest foundations offer little transparency to the public beyond what's expected by federal regulators. Several fundraisers and experts say that's an equity problem.

90%

of grantmakers do not publicly share their investment portfolio



89%

 of grantmakers do not offer funding for periods longer than one year

Grantmaking is broken. We're fixing it.

One Standard Profile.

Everything donors need
to understand a charity
— mission, impact,
financials, and funding
needs — in one place.

The image shows a laptop screen displaying the profile of 'Acts for Water' on a website. The browser's address bar shows 'Dashboard > Organizations > Acts for Water'. The profile page features a header with the organization's logo and name, a 'Public' button, and a 'WellFunded Status' indicator. Below the header is a table of 'Active Projects' with columns for 'Name', 'Funds Raised', and 'Outstanding Need'. The first project listed is 'Entrepreneurship Train the Trainer Program' with a progress bar at 80% and an outstanding need of \$50,000. A navigation menu includes 'Charity Details', 'Leadership', 'Financials', 'Contact', and 'Donor Support'. The main content area is titled 'Charity Overview' and includes sections for 'Charity Overview', 'Mission', 'Vision', and 'Organization Values'. The 'Organization Values' section lists 'Sustainable Development' and 'Partnerships'. On the right side of the screen, there is a sidebar with various filters and categories, including 'WellFunded Status', 'WellCheck Status', 'Year Founded', 'Tax ID', 'Country', 'Website', 'Your Lists', 'Impact Areas', 'WASH (Clean Water)', 'WASH Training', 'Waste Management', 'Clean Water Access', 'Capacity Building', and 'Professional development organization'.

Dashboard > Organizations > Acts for Water

Acts for Water

Public

WellFunded Status

WellCheck Status

Year Founded

Tax ID

Country

Website

Your Lists

You haven't created a list yet. [click here](#) to create one.

Impact Areas

WASH (Clean Water)

WASH Training

Waste Management

Clean Water Access

Capacity Building

Professional development organization

Active Projects

Name	Funds Raised	Outstanding Need
Entrepreneurship Train the Trainer Program	80%	\$50,000

Charity Details Leadership Financials Contact Donor Support

Charity Overview

We believe giving a child clean, accessible water is the best way to help them transform their future. We're focussed on being the best at just that, but we need your help to do even more. As a Canadian water charity, for over 30 years, passionate people like you have been partnering with [Acts for Water](#) to provide clean accessible water delivered right in front of the homes of children in rural Uganda. It has changed everything for these communities and now we need you to join us so that together we can do even more.

Mission

We partner with communities so they can embrace the benefits of life-giving clean water, sanitation, and hygiene in Uganda.

Vision

To see communities thriving through the elimination of water poverty.

Organization Values

- Sustainable Development** - We strive for sustainable development, investing for the long term here and abroad. Our legacy matters to us.
- Partnerships** - We work best through partnerships in Canada and in Uganda. To do partnership well, we start with an underpinning of mutual respect, dignity and hope for all. We will partner with communities and individuals in Uganda and Canada, funders, institutions, implementing partners, local stakeholders and

We're building Canada's Common Grant Application.



DAFs

Foundations

Individuals

Dashboard | Organizations | Acts for Water

Acts for Water

Public Follow Unverify Revolve

We're in Beta

Name	Funds Raised	Outstanding Need
Entrepreneurship Train the Trainer Program	50%	\$50,000

Charity Details Leadership Financials Contact Donor Support

Charity Overview

We believe giving a child clean, accessible water is the best way to help them transform their future. We're focussed on being the best at just that, but we need your help to do even more. As a Canadian water charity, for over 30 years, passionate people like you have been partnering with [Acts for Water](#) to provide clean accessible water delivered right in front of the homes of children in rural Uganda. It has changed everything for these communities and now we need you to join us so that together we can do even more.

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WellFunded Status Verified

WellCheck Status Pass [View B](#)

Year Founded 1972

Tax ID 132373077RR0001

Country Canada

Website [View](#)

Your Lists

You haven't created any charity lists yet, [click here](#) to create one now.

Impact Areas

- WASH (Clean Water)
- WASH Training
- Waste Management
- Clean Water Access
- Capacity Building
- Professional development of staff within your organization



But there's a
shift
coming...



55+ = loyal and
regular donors,
defining their
legacy.

26% planning to
leave a
charitable gift in
their Will.



Under 55 =
values driven
economy
to make a
difference.

72% planning to
leave a
charitable gift in
their Will.

Younger Canadians are more likely to name a charity as a beneficiary of an RRSP/RRIF/TFSA.

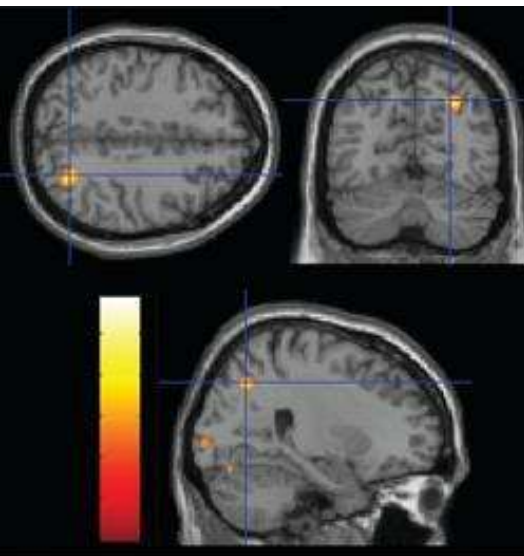


50+ :
4% have named a charity as beneficiary of registered funds.



Under 50 :
11% have named a charity as a beneficiary of registered funds.

What Donors Are Saying About Bequest Potential



Inside the mind of the bequest donor

A visual presentation of the neuroscience and
psychology of effective planned giving communication

Dr. Russell James



WORDS THAT WORK II

{ THE PHRASES
THAT ENCOURAGE
PLANNED GIVING }



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Gift of Stock

Best 10 Titles (of 66 tested)

1. (do) Planned Giving & Finance
2. (co) Financial Advisor for Donors
3. (do) Donor Advising
4. (do) Institutional Advancement & Gift Planning
5. (do) Trusts, Estates & Gift Planning
6. (co) Donor Relations
7. (do) Estate & Gift Planning
8. (co) Donor Officer
9. (do) Donor Guidance
10. (do) Charitable Planning

Worst 10 Titles (of 66 tested)

1. (do) Advancement
2. (co) Advancement
3. (co) Business Development
4. (co) Real Estate Gifting
5. (do) Institutional Advancement
6. (co) Institutional Advancement
7. (co) Campaign
8. (do) Development Marketing
9. (co) External Relations
10. (do) Development



Run for Sobriety fundraises for mental-health services

After years of drug and alcohol addiction, Josh Baron's return to running became a healthy alternative

PAUL WALDIE

PITCHING IN

The organizer: Josh Baron

The pitch: Launching the Run for Sobriety

The cause: The Canadian Mental Health Association

Josh Baron spent years addicted to drugs and alcohol, until a suggestion from his mother put him on a path to sobriety.

Mr. Baron hit rock bottom during the worst of the COVID-19 pandemic. "I was drinking every day. I was using drugs every single day," he recalled from his home in Langley, B.C. It was a phone call with his mother, Tracy, that finally brought him some answers.

"I just had broken up with my girlfriend and I called my mom. She said, 'You used to love running and that was always something that you enjoyed when you were a kid. Why don't you just try, try going for a run and seeing how you feel?'" he said.

With little to lose, Mr. Baron took up the idea and started running. "The more I ran, and the more I dedicated my time to focusing on healthy alternatives, the better it got," he said.

After a year of sobriety, he organized a run in 2021 with some friends to raise money for the Canadian Mental Health Association. He called it the Run for



Josh Baron, seen with his fiancée Natalie Varga in Langley, B.C., has organized the Run for Sobriety since 2021. The event raises money for the Canadian Mental Health Association. LIANNE RADMORE

Sobriety and he's been holding it every fall ever since. The event includes a five-kilometre and 10-kilometre run, and it has grown from 20 participants to more than 200. So far it has raised more than \$17,000 for mental-health services.

Mr. Baron, 28, is especially proud that among the participants each year are several people

from a local addiction treatment centre.

"For them it's the most amazing accomplishment, running 5K without stopping or 10K, or just being around people and a community," he said.

"I think the biggest thing for people who are trying to get sober is finding things to replace the substances, so community con-

nection and all those things. That's why we keep doing it."

Mr. Baron still attends Alcoholics Anonymous meetings, but his life has turned around. He has a career as a mortgage broker and a fiancée, Natalie Varga, who helps organize the run.

"When I first got sober, those first three months were so hard

and that person could have never imagined what it's turned into now and the impact we're making," he said.

"I hope to inspire others who are going through what I went through, to really see what's possible if you just make these changes."

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Winnipeg couple sets an example by supporting the arts

Arni Thorsteinson and Susan Glass recently received the Edmund C. Bovey Award for helping to boost cultural scenes locally and nationally

PAUL WALDIE

PITCHING IN

The organizers: Arni Thorsteinson and Susan Glass

The pitch: Contributions to numerous arts organizations

Like a lot of children, Susan Glass took ballet lessons while growing up, but she had no idea at the time that her teacher in Prince Albert, Sask., had been taught by a world-famous ballet company.

"I learned a few years ago that my ballet teacher had been trained at the Royal Winnipeg Ballet," Ms. Glass recalled. "Little did I know that I was taking dance lessons from somebody who was extremely well qualified."

Ms. Glass said the top-notch instruction likely helped her develop a lifelong passion for the arts, something she shares with her husband, Arni Thorsteinson, who is president of Winnipeg-based developer Shelter Canadian Properties Ltd. The couple, who live in Winnipeg, have spent years contributing to the local and national arts scene through their involvement in more than a dozen organizations.

Ms. Glass is chair of the National Arts Centre Foundation, and they both helped lead a \$100-mil-



Arni Thorsteinson, left, and Susan Glass from from Winnipeg have been involved in more than a dozen cultural organizations, from the Royal Winnipeg Ballet to the Canadian Museum for Human Rights.

PHILIP MAGLIERI

lion fundraising campaign. They are also long-time supporters of the Royal Winnipeg Ballet. Mr. Thorsteinson was the founding chair of the Canadian Museum for Human Rights and helped raise \$150-million.

The couple were recently awarded the Edmund C. Bovey Award, which recognizes business leaders and philanthropists dedicated to strengthening the arts in Canada.

Mr. Thorsteinson and Ms. Glass

said they were honoured to receive the award and they hope it encourages others in the business community to support the arts.

"The arts are very difficult to raise funds for and so we, by choice, support them to set an example and to support things that we believe in," Ms. Glass said.

"A lot of our citizens are having a pretty tough go of it, and if you can assist in providing an artistic performance or visit to a gallery or a museum, that can bring a mo-

ment or a day of great joy to their lives and just make life more enjoyable and bearable," Mr. Thorsteinson said.

Ms. Glass still loves watching live performances of ballet and just about anything else. "I was very fortunate to be exposed to the arts as a kid, and I think that's the best way to promote that kind of support; start young and it just becomes a natural part of your life."

pwaldie@globeandmail.com

Rafe's Run looks to give back in Halifax

Jessica Lumiere and David Nicoll set up fund in honour of their late son, who was lost to a rare genetic disorder

PAUL WALDIE

PITCHING IN

The organizer: Jessica Lumiere

The pitch: Launching Rafe's Run

The cause: The IWK Foundation in Halifax.

It's been 12 years since Jessica Lumiere and her husband, David Nicoll, lost their baby to a rare genetic disorder, and only now does she have the strength to talk about it publicly.

"I'm at the place now where I feel like I'm okay to tell his story," Ms. Lumiere said from the family's home in Halifax where she works as a lawyer.

Rafe Harrison Nicoll was born on Oct. 4, 2012, and at first he seemed like a normal, happy baby. But after three months, Ms. Lu-



Jessica Lumiere and her husband David Nicoll will be participating in Rafe's Run, a five-kilometre walk/run on Oct. 6, with their children Willow and Owen. DARREN CALABRESE/THE GLOBE AND MAIL

miere and Mr. Nicoll noticed that he wasn't thriving.

Doctors conducted a multitude of tests and determined that Rafe had spinal muscular atrophy, or SMA, a genetic condition that af-

fects nerves that control muscle movement. The couple were just adjusting to that news when Rafe started having trouble breathing. That led to further tests by a geneticist who concluded that he

had a rare disorder known as SMA with respiratory distress.

People with SMARD "lose the ability to use their muscles but it starts from the inside out," Ms. Lumiere explained. "And so the first

thing that he lost was his ability to move his diaphragm and breathe properly. So he was almost six months old, and we lost him to the disease."

Few people outside the family knew what happened until now, and Ms. Lumiere is hoping that Rafe's story can help others.

She and her husband have set up an endowment fund in honour of their son at the IWK Foundation which supports the IWK Health Centre where Rafe was treated. They've organized Rafe's Run, a five-kilometre walk/run on Oct. 6 to raise money for the fund, which is earmarked for the hospital's pediatric intensive care unit. The family hopes to raise \$15,000 and make it an annual event.

Ms. Lumiere and Mr. Nicoll will be doing the run with their children, 10-year-old Willow and Owen who is 15. The family celebrates Rafe's birthday every year and Ms. Lumiere said the run will make his 12th even more special, especially for Willow and Owen. "I think it'll be fun for them to have something else that kind of teaches them about giving back, and that's about their brother," she said.

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Cycling fundraiser aims to level playing field in education

Merit Award encourages students to put as much focus into their studies as they do in extracurricular activities

PAUL WALDIE

PITCHING IN

The organizer: Brian Smeenk

The pitch: Creating the Merit Award Bursary Program

Brian Smeenk can still remember the time he attended a Little League all-star game in Toronto with his son and heard another father brag about how his family would “all be okay” once his son turned professional.

“I went home and said to my wife, ‘How can people think this way and don’t they understand? They’ll all be okay if Johnny gets a good education,’” Mr. Smeenk said. “And it made me realize that we don’t do a lot with kids to promote education the same way we promote sports.”

Mr. Smeenk, 70, recalled how



The Merit Award, founded by Brian Smeenk, pictured, has grown from awarding 20 bursaries annually to more than 300 since its inception in 1996. The amounts range from \$1,000 to \$5,000.

his parents immigrated to Canada from the Netherlands after the Second World War and always stressed the importance of education. He took that to heart and went on to a successful

career as a labour lawyer in Toronto.

In the mid-1990s, he started talking to educators about ways to encourage high-school students to focus on their studies as

much as their extracurricular activities. That led to the creation of the Merit Award, a bursary program that recognizes students who excel in academics as well as other activities such as

sports, the arts or community service.

“We look at it not as the top students in high school but rather as a student who, along with everything else, shows dedication to their own education and advancement,” he explained.

Since its inception in 1996, the program has grown from awarding 20 bursaries annually to more than 300. The organization also distributes dozens of used laptops to students in need. The aim of the bursaries is to help defray the cost of postsecondary study and the amounts range from \$1,000 to \$5,000.

The charity relies on around \$500,000 in annual donations and for the past two years Mr. Smeenk has raised money through a cycling event. This year, he cycled 2,500 kilometres around Southern Ontario and collected \$84,000.

Mr. Smeenk said the group deliberately keeps the Merit Awards relatively small in order to help as many students as possible. “It means that we’re convincing a lot of students to really double up their motivation to get their postsecondary degree, and it means that we’re helping them get there,” he said. “So it’s really meaningful. It feels good.”

Former students' union leaders aim to fund scholarships for next generation

University of Lethbridge alumni want to reward students for contributions to the scholastic community

PAUL WALDIE

PITCHING IN

The organizers: Brenna Scott and Jason Shriner

The pitch: Raising \$100,000

The cause: Scholarships at the University of Lethbridge

It's been nearly 30 years since Jason Shriner was elected president of the University of Lethbridge Students' Union, but the experience continues to shape him today.

"I can't think of my experience at the university outside of my contributions and service in student government and the opportunities that it's paved for me, it's been extraordinary," said Mr. Shriner, 52, who runs a property management and development company in Lethbridge, Alta.

Brenna Scott, who served as ULSU president in 2015, also credits her time on student government for opening up her career path. "I found from working in the students' union that I really loved being in the non-profit world, so I've stayed with that since graduating," said Ms. Scott, 31, who is a business development manager with Canadian Blood Services in Lethbridge.

The two former student leaders are



Jason Shriner, left, and Brenna Scott both served as president of the University of Lethbridge Students' Union and say the experience paved the way for their current careers.

now spearheading a unique fundraising drive that's largely aimed at past ULSU presidents.

They're hoping to raise \$100,000 from all 57 former presidents to fund scholarships for current students. The money will be matched from a \$10-million pool set up by the university's board of governors three years ago to provide funds for scholarships.

The \$200,000 endowment is expected to fund up to 10 ULSU President's Awards, worth \$1,000 each, annually. The scholarships will go to U of L students who make a measurable contribution to the community. "It's open to any kind of student leaders, whether they're in student gov-

ernment, campus clubs, university committees, athletic teams," said Ms. Scott.

Mr. Shriner said the scholarships will recognize the important role experiential learning plays in students' lives and he hopes other university alumni groups will create similar awards. "We want current and future students to have a robust educational experience where they know academic rigour is valued and rewarded, but so too is contribution to the scholastic community," he said.

Those experiences gave him a sense of belonging, he added, "which for me, is the true source of joy."

pwaldie@globeandmail.com

Hockey teams assist with annual fundraiser

The Gift of Giving Back connects players with charities to collect food, financial contributions

PAUL WALDIE

PITCHING IN

The organizer: Jean Longfield

The pitch: Creating the Gift of Giving Back

The reason: To teach children about philanthropy and support several charities

Jean Longfield wanted her son to experience more than sports when he joined the Burlington Eagles hockey team at the age of 9.

Ms. Longfield watched the boys pick out new hockey sticks, skates and other equipment and she thought about the less fortunate children in the community who didn't have the same opportunities. So with the help of a couple of other parents, she got the team together and sent the boys out into the neighbourhood, having them go door-to-door asking for donations to the local food bank. They quickly filled up a couple of wagons and some hockey bags.

"The kids loved it. It was a high-light in their year," Ms. Longfield, 74, recalled from her home in Burlington, Ont.

That outing led her to launch the Gift of Giving Back charity in 2005. Over the years, the food drive has expanded to several dozen hockey teams in Burlington and neighbouring Oakville.



Jean Longfield launched the Gift of Giving Back nearly 20 years ago, when her son was playing hockey with the Burlington Eagles. The charity now collects donations for 10 organizations, including a local food bank in Burlington, Ont. CCHRISTOPHER KATSAROV/THE GLOBE AND MAIL

They all collect food and financial contributions for 10 organizations, including the Burlington Food Bank, Salvation Army, Kerr Street Mission and Halton Women's Place.

Every spring as the teams are selected, each captain is tasked with organizing players for the food drive, which kicks off in the

fall. The donations are stored in the gymnasium of a high school that also joins the drive. Last year, the players and students collected \$1-million worth of food and money.

"Once we put the structure in place, the kids really, really embraced it," Ms. Longfield said.

She added that the charity is

about more than food drives. "Our whole goal in this was to make our kids kinder and more compassionate and to know about the vulnerable people in the community, and about kids growing up in families where they need help," she said.

Ms. Longfield hopes hockey teams across the country will

consider organizing a similar charity.

"We've always known that kids can be extremely powerful change makers in a community, because we've always seen it. If you give them the guidance, the structure, the encouragement and the tools, they'll take that and they'll run with it."



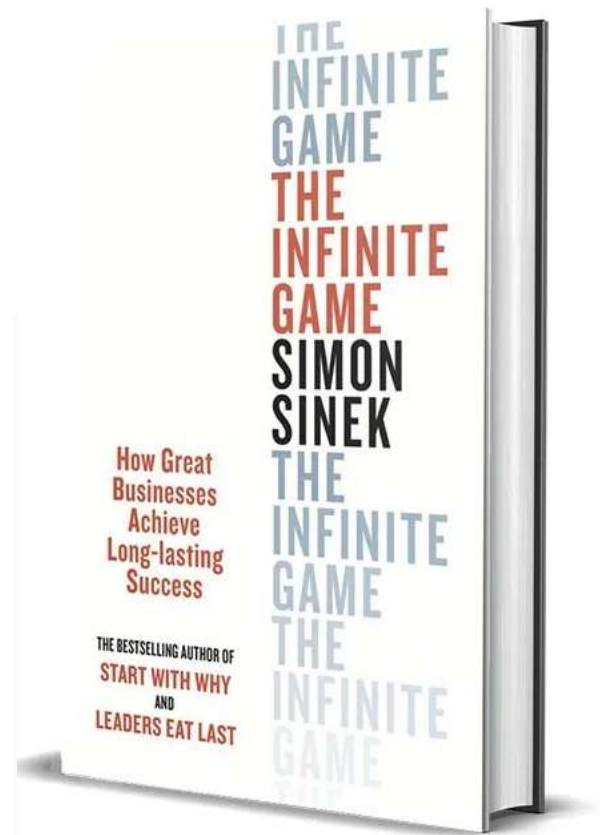
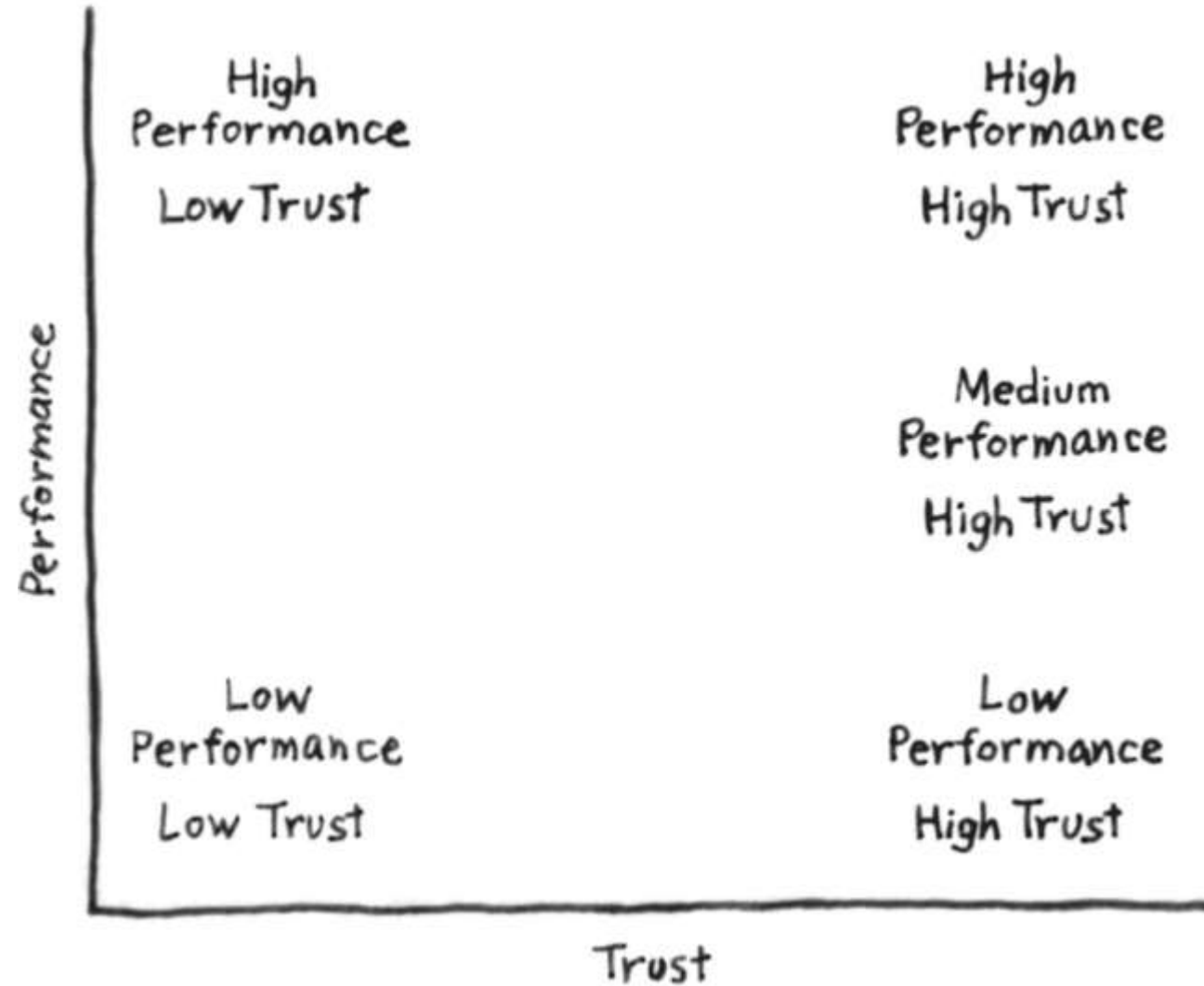
Treasure
Making financial contributions

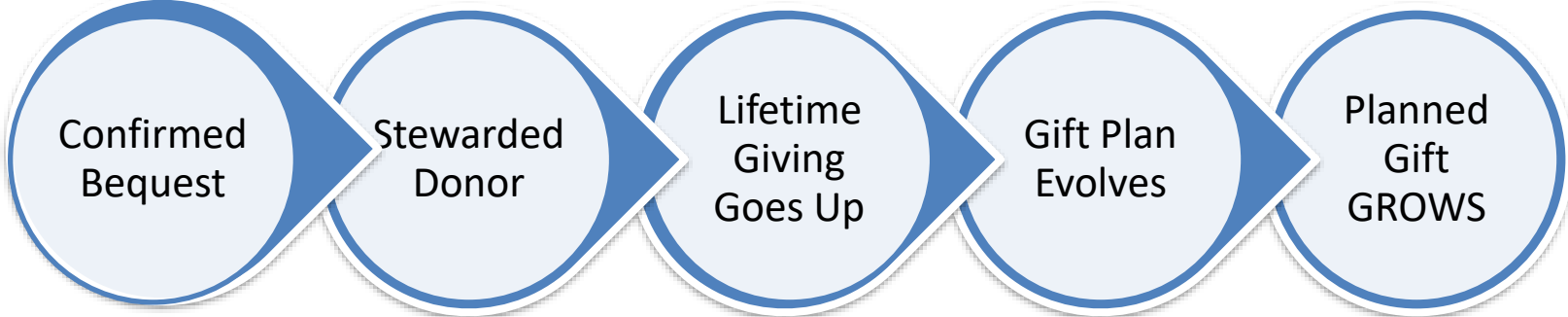


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Giving volunteer hours



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Giving your specific skillsets





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OPINION

Unpaid labour: Why volunteers can't sustain essential services

There's a shortage of meal-delivery volunteers, writes Volunteer Toronto's Joanne McKiernan. The reality of prioritizing basic needs in challenging times, she says, means we cannot rely on volunteers for the same types of roles, time commitments, or skills exchange as in the past.

There's a shortage of meal-delivery volunteers. It isn't a symptom of the pandemic; it's a problem that's been plaguing the sector for more than half a decade.

A few months ago, Volunteer Toronto received a call from a non-profit volunteer manager who was overwhelmed with the ongoing need to recruit volunteer drivers. There have been many similar conversations over the past five years, but this was different. The level of burnout and fear on this single person's shoulders was agonizing. She can't guarantee meals to clients without taking on the deliveries herself, and the weight of constant recruitment is despairing. Existing volunteers are saturated; the new ones rarely stay long. She cannot deliver all the meals herself or recruit all the volunteers she needs. How can she look to the future with hope? She doesn't. And she's not alone.

Hands Technology

- Tax Credits Vs. Crowdfunding
- Causes Vs Charities
- Key volunteer years





CITY NEWS

Halloween hasn't been the same since Canadians lost this nostalgic trick-or-treating staple

If kids today can't accessorize with a real orange UNICEF box, a limited-edition Kotn T-shirt is the next best thing

BY CARLY LEWIS | OCTOBER 26, 2025

[Listen to this article](#)



Image via Kotn x UNICEF



Remote service offers more time mourning

IN FIRST PERSON FROM 81

gen-Xers making arrangements for their aging baby boomer parents.

But unlike typical funeral home companies, Eirene doesn't have a hall, or even a hearse. Through a team of online funeral directors, it arranges cremations and aquamation — the use of heated alkaline water under pressure to quickly decompose a body — in Ontario, Nova Scotia and Saskatchewan. Clients can arrange for the cremation of their loved ones online or over the phone, quickly finalize paperwork for the cremation process, and have remains delivered to their doorstep.

The funeral home industry is a fairly traditional one and regulators aren't keen on Eirene's business model. Green's Ontario application in January 2020 took 10 months to approve. Regulators, she says, told her Eirene would never receive a license because its non-traditional model would be a threat to the industry.

Three years later, Eirene is going strong — that, in part, to how the pandemic forced many people to contemplate their last wishes.

You started Eirene a year before the biggest pandemic in a century. Do you feel burned out?

I am not a licensed funeral director. I am not a licensed funeral director. We have incredible licensed funeral directors on staff who are trained to speak to families. I think I have a bit more separation, but I read all of the chats and emails that come through, and I listen to all of our calls. So I know deeply what our customers are experiencing and what their pain points are when going through the process, but I do have some degree of separation.

However, I think the interesting part of the pandemic was that it brought to life a lot of the inefficiencies and problems we have within health care and the transition to death care. That was super

broken during the pandemic, and continues to be broken, but also, how we approached death care up until the pandemic was super inefficient. Consumers, I think, were not able to interact with it in a way that made sense. From an operational point of view, the timing of the pandemic was very weird, but it worked out.

At Eirene, all of our arrangements are from home, so it provided a lot more access to families, but funeral directors were still going to work every day of the pandemic. A lot of crematoriums were operating 24/7. And there was absolutely no PPE for funeral directors. There was no protection for them. My mom would cry to me, worrying about my dad. Funeral directors are one of those jobs that are behind the scenes and no one thinks about. It was a really challenging time to have family within the profession.

Do you think being a remote-only company changes the nature of how your funeral directors do their work?

If you look at all of our reviews about our licensed funeral directors and how incredible they are, the most commonly used word is "compassionate."

We, as a business, think that you can provide affordable services, you can still be compassionate, and it can be a flexible and efficient mode. Those things can all exist at the same time.

There are some families who want to share their loved one's story with us, and we're happy to talk through that with them. And there are some people who just want to get it done. I think the change to remote is only positive because, ultimately, what we're allowing them to do is be with their friends and family resuming the loss of the person rather than spending time with a licensed funeral director in a funeral home immediately after a death.



“My intention for Eirene is to provide high quality, dignified services, to be honest and fair with our pricing, and to really provide a different and more accessible experience.”

MALLOREY GREEN, CEO OF EIRENE CREMATIONS

How do you think about business growth as someone in the death industry? On the one hand, you want your business to do well, but you also have a lot of empathy toward the bereaved.

I love that question. I remember seeing last year that someone had tried to build an online funeral business, and they said they lost their soul doing it. I genuinely think that with any business, it depends on who is building it. My intention for Eirene is to provide high quality, dignified services, to be honest and fair with our pricing, and to really provide a different and more accessible experience.

Going in with those intentions just provides a clear path to growth, which this business needs to exist, and I believe there are ways we can do it better for consumers. We can build a successful business and we can also provide incredible services to our families who provide five-star reviews to us — I think those things can mutually exist.

What we provide has resonated

with families and we've continued to grow very successfully.

How are you still in business after your 10-month regulatory fight in Ontario? How did you manage to stay afloat for so long?

The reality is that we didn't pay ourselves. When you first start out as an entrepreneur there are risks, and often you have to cut back on your life and take that risk in order to get it going. We didn't have millions of dollars of venture capital. That's just not Eirene's model in any capacity. So we just had to cut back, and we knew that what we were doing was important. I felt there was validation from the feedback we had gotten from Ontario's regulator, even though it was specifically negative.

How common is aquamation for Eirene clients?

I would say probably five per cent of our families today choose it. It's often because a loved one has died, they come to our website and they say — what is this? We describe it to them and they say their loved one would love it, that it perfectly represents who they are and what they care about ... I've witnessed an aquamation. There's a gentle flow of water, you can be wrapped in silk. To me, it just seems like a really beautiful experience.

I don't really need my family to have a celebration of life or anything like that. But maybe I'd like to be in a diamond or something. That would be kind of cool.

Wait, sorry, what do you mean by that?

Remains can be turned into a diamond ring or a diamond necklace. There are a lot of really interesting things you can do. You can put them in vinyl records or tattoos. You can send them to space.

THIS INTERVIEW HAS BEEN EDITED FOR LENGTH AND CLARITY.





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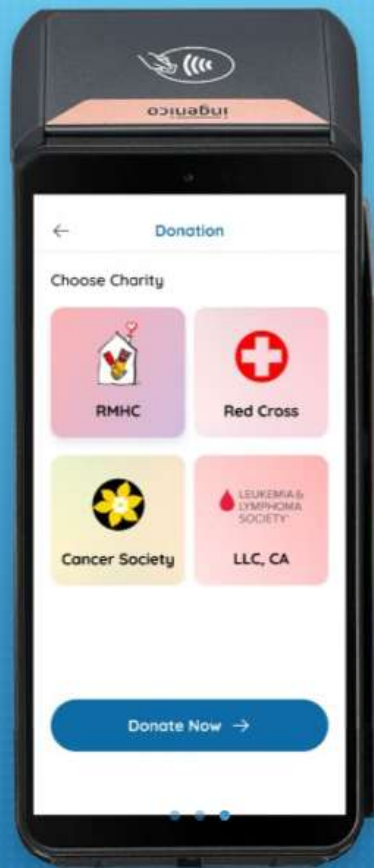


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Foreword by BETH KANTER

BITCOIN AND THE FUTURE OF FUNDRAISING

A BEGINNER'S GUIDE TO
CRYPTOCURRENCY DONATIONS

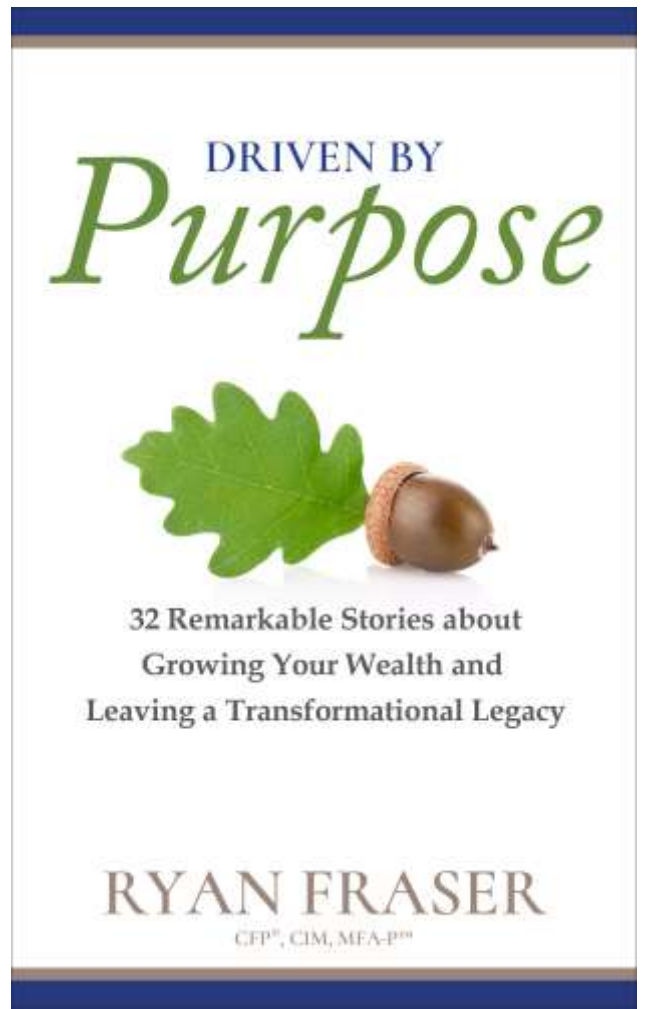
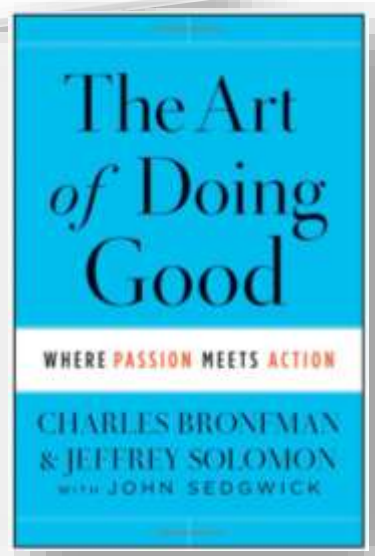
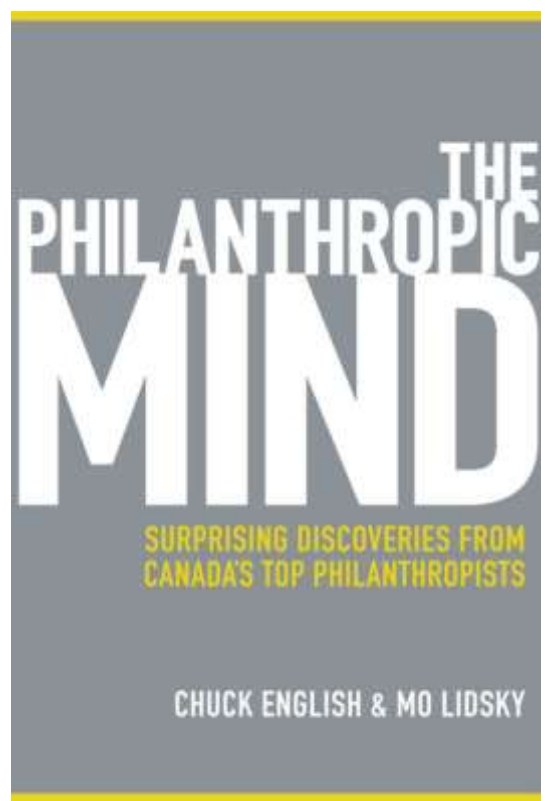
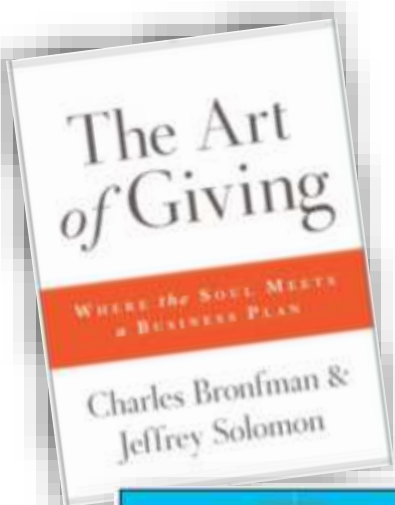


ANNE CONNELLY JASON SHIM

Head Planning

- Family funds & foundations
- Highly networked
- **Giving: Income to Assets**







CANADA NEEDS CLIMATE CHAMPIONS

This week, nine families & foundations came together to announce the biggest philanthropic contribution to climate solutions in Canadian history.

More than \$400 million over the next ten years.

It's time to solve climate change and help Canada transition to a prosperous, net-zero emissions economy that works for everyone.

Together we can get the job done.

Thank you to our early champions.



THE TROTTER FAMILY



DAVID KEITH &
KIRSTEN ANDERSON



PETER GALLAN FOUNDATION



FARAH YOUSA HELLER
& CRAIG HELLER



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IVEY FOUNDATION



IVEY FOUNDATION

YOU CAN BE A CLIMATE CHAMPION, TOO.

LEARN HOW AT: [CLIMATECHAMPIONS.CA](https://climatechampions.ca)



m foreign students su

be driving increase, citing anecdotal evidence from officials

as skyrocketed in recent years, has the frequency of those people applying for refugee status. Those trends have in part driven a wider debate about the number of temporary residents in Canada and their impact on housing and services such as health care.

Some observers had warned that an increase in students claiming asylum would be a con-

sequence of tightened rules for permanent residency as they sought another avenue to stay.

There were 13,660 asylum claims filed between Jan. 1 and Sept. 30 this year by international students attending universities and colleges across the country, according to federal immigration data obtained by The Globe and Mail. There were almost 12,000 asylum claims from international

students in all of show, compared 2018. This year's 1 to grow, with three be counted.

At the same time of international students issued permits fell in the first nine months of this year by more than 100,000, when compared with the same time period in 2023.

ASYLUM, A6



Philanthropists unite to pledge \$405-million for Canadian climate efforts

JEFFREY JONES
ESG AND SUSTAINABLE FINANCE REPORTER

Nine wealthy Canadian families and foundations are making the country's largest-ever philanthropic commitment to climate action, pledging \$405-million over the next decade to create

Nine wealthy families, foundations commit \$405-million over next decade to Canadian climate action

JEFFREY JONES > ESG AND SUSTAINABLE FINANCE REPORTER

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Published in co-operation with the Canadian Bar Association, Imagine Canada, STEP Canada and Canadian Association of Gift Planners

Publié avec la collaboration de l'Association du Barreau canadien, d'Imagine Canada, STEP Canada et de l'Association canadienne des professionnels en dons planifiés

40th EDITION / 40^e ÉDITION

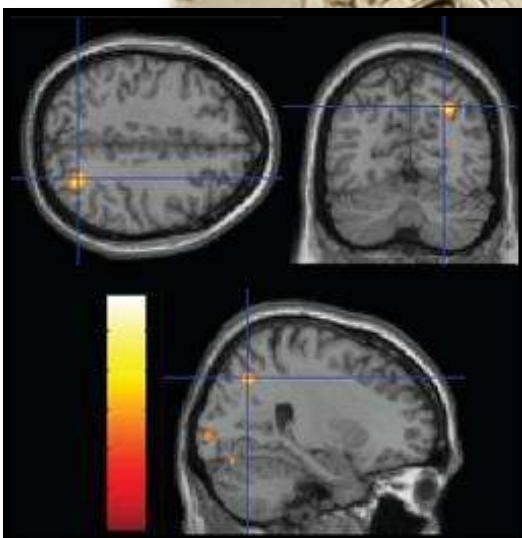
2025-26

CANADIAN DONOR'S GUIDE

*to fundraising
organizations in Canada*

GUIDE DES DONATEURS CANADIENS

*faisant état des organismes
de souscription de fonds*



Inside the mind of the bequest donor

A visual presentation of the neuroscience and
psychology of effective planned giving communication

Dr. Russell James





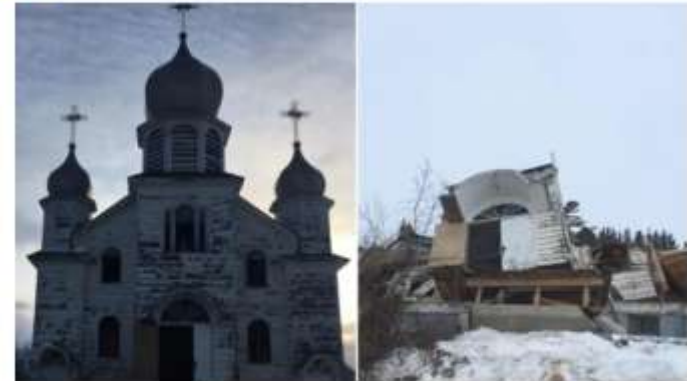
From sacred to secular: Canada set to lose 9,000 churches, warns national heritage group



Shrinking congregations and rising maintenance costs force old churches to be closed, sold or repurposed

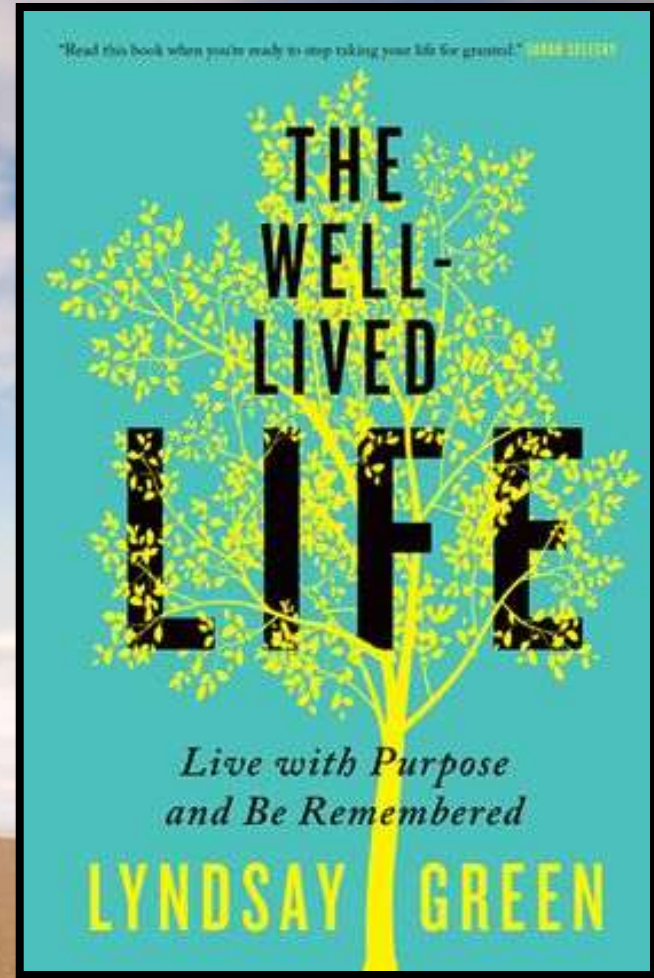


Bonnie Allen - CBC · Posted: Mar 10, 2019 4:00 AM ET | Last Updated: March 10



The Village of Meath Park, Sask., 170 kilometres northeast of Saskatoon, demolished this church in 2018 over safety concerns related to its crumbling foundation. Residents who tried to stop the demolition had to be removed by RCMP. (Submitted by Pauline Bear)





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Client Problems

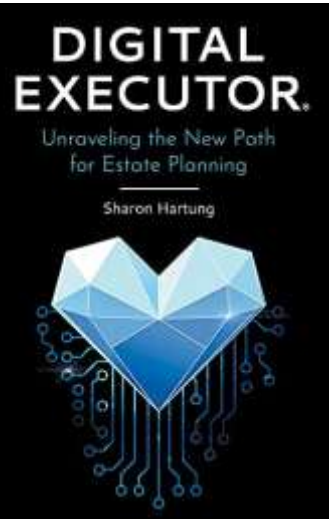
- ✓ Tax/Life Timing
- ✓ Multi-charity gifts
- ✓ Philanthropic insight
- ✓ Incubating
Foundations
- ✓ Grief Philanthropy

Charity Problems

- ✓ Can we say yes?
- ✓ Endowment Options
- ✓ Governance/compliance
- ✓ Grants / Funding
- ✓ Gift administration

willful.

epilogue



A Guide for Professional Financial Advisors

The Philanthropic Conversation

- Do you like to volunteer? Which volunteer experiences do you find the most rewarding?
- Which causes have you supported that gave you the greatest satisfaction?
- Are your partner, parents, children or grandchildren involved in your philanthropy?
- Do you have personal values that you feel you can express through charitable giving?

- Is this a philanthropic client?
- When to give
- What to give
- How much to give
- How to give it
- Choosing charities by values
- Creating a giving plan
- Involving family in discussion

DOING GOOD FOR BUSINESS

THE INCLUSION OF PHILANTHROPY IN THE CANADIAN
PROFESSIONAL ADVISOR'S BUSINESS PRACTICE



90%

Advisors

13%

Clients

National Office
Alberta South Chapter
Greater Vancouver Chapter



TORONTO
FOUNDATION

vancouver
foundation

BRENDA LEE-KENNEDY

CPA, CA, TEP

partner

PricewaterhouseCoopers LLP, Toronto, ON

26 years in profession, 16 years in charitable planning

"Philanthropy is rapidly changing the sector"

While Brenda does not necessarily believe everyone is a philanthropist, she does feel that professional advisors have an obligation to initiate philanthropic conversations, and that this is especially true for the wealth and tax planning accountant. "I don't just see the sliver of wealth that's being managed by the investment and money managers. And my legal colleagues say to me that they can only plan about what they know, since clients aren't always forthcoming about everything they own. Accountants have the advantage of seeing the big picture. I do think there is a responsibility associated with providing philanthropic services as a part of that larger plan, as opposed to just answering questions should they happen to come up."

When asked about trends in the financial industry, Brenda points to the significant change in the way that the post-war baby boomers are planning to distribute assets. "There is just so much wealth that has been accumulated and they are not wanting to transfer such a large portion of their wealth to their heirs. They are not denying their heirs participation in a part of their estates, but they are unwilling to give all of that wealth to their families, and want to mitigate the issues that come along with passing along a tremendous amount of wealth to a small nucleus of people. And they want their wealth to have a direct and positive impact on society. So it is not unusual anymore to have a significant part of an estate pass to charity rather than primarily to the family inheritors."

In her practice, some clients are also realizing they have more than enough wealth to last them their lifetime, so they are increasingly comfortable directing their gifts during their lifetime in addition to when they pass. "It's no longer an exclusive discussion about testamentary charitable giving, it is also about lifetime giving as well. That's an obvious shift in the past few years."

Brenda has witnessed other changes. "Philanthropy is no longer just a discussion that happens in December, around the kitchen table, about what charities to give to, with or without the next generation present. It has gone to a higher level." She has seen the financial services sector respond to these changes as clients demand more specialized services. "We've seen an evolution in the wealth investment sector where financial institutions have undertaken to create their own philanthropic vehicles in the form of private foundations in order to accommodate their clients' desire to extract their wealth and give it to charity. So there is real sense of 'Hey, let us get into the business of philanthropy'. There is a whole industry that is being built around philanthropy."

PROFESSIONAL CHAMPIONS OF PHILANTHROPY

All professional advisers interviewed agree that having incorporated philanthropy into their practice has strengthened and solidified their business in ways that goes well beyond increased revenues. These values-based conversations have an impact on their practice with virtuous ripple that are described as creating a "halo effect" or helping advisors to create a "sticky business".

CLIENT LOYALTY:

Having philanthropic conversations poses an opportunity to thoroughly engage with clients, including charitable giving in the discussion of inevitable wealth transfer helps clients consider the future beyond tax implications, often resulting in the inclusion of spouses and heirs in deep, and meaningful communication. The philanthropic conversation provides clients with the opportunity to share values with their families. The knowledgeable advisor can show them how their wealth can support those values over decades and perhaps even centuries. Professional advisors describe the strategic charitable giving process as one that binds client's loyalty to their service with such strength that the loyalty sometimes spans across several generations.

BRAND:

Sharing their passion for charitable giving has garnered professional advisers attention in their communities. Charitable professionals gravitate to those advisors with a sensibility for charitable giving, generating referrals to new clients and to other charities. Having these meaningful conversations with donors opens up planning opportunities that potentially benefit the client, or solve problems for the client, and at the same provide benefit to the advisor and to charities. Providing solutions to clients is what financial advising is all about and philanthropy widens the solution options.

CONCLUSION

BOTTOM LINE:

At a time when interest in philanthropy is on the rise, garnering attention as experts in charitable planning is proving to be a boon to business. Professional advisers interviewed have experienced a shift, and see a future of greater activity in philanthropic activity. With the benefits of DAFs and in-house foundations, they see charitable planning as a means to creating a triple-win. They are helping clients achieve significant and meaningful goals, they are adding to and benefiting their own income, and the work that they do helps to support charity in their community and beyond.

CREATING A "STICKY BUSINESS":

In a changed revenue landscape that is fee-based and much less transactional, *relationships* are the new currency. In a professional advisor's business practice, philanthropy is like a glue to help keep the books intact. It is a relationship glue that binds their clients, and their children and grandchildren, to the firm's services. And to some philanthropy is the attractor of new clients in a firm's quest to create a "sticky business".

In short, helping donors and charities do good is in turn, good for the professional advisor's business.

THE PHILANTHROPIC MIND

SURPRISING DISCOVERIES FROM CANADA'S TOP PHILANTHROPISTS

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RYAN FRASER
CFP®, CIM, MFA-P™

Advocis partners with Knowledge Bureau to offer philanthropy designation

Advocis members can now sign up for the MFA-P designation



KNOWLEDGE BUREAU AND ADVOCIS PARTNER TO OFFER MFA-P™ DESIGNATION PROGRAM TO MEMBERS

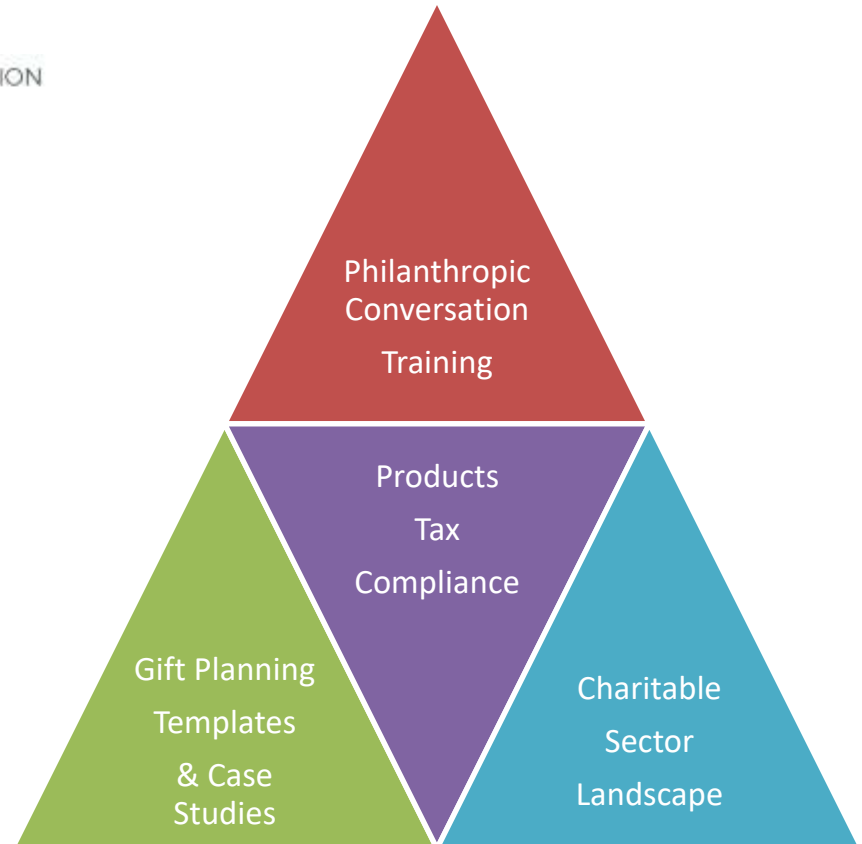


TORONTO, ON - September 3, 2020 - Knowledge Bureau, a pre-eminent national financial education institute and Advocis, The Financial Advisors Association of Canada, are pleased to announce their partnership in offering specialized financial education to Advocis Members. The first program to be offered, effective September 3, 2020 is the MFA-P™ Designation.

"Affluent clients are highly interested in discussing philanthropy with you, and they want you to lead the way," said Evelyn Jacks, President of Knowledge Bureau, who collaborated with the [Canadian Association of Gift Planners \(CAGP\)](#) and [Spire Philanthropy](#) to develop the program. "Philanthropy, in fact can be the glue that binds multiple generations to you and your firm, help you strengthen family relationships, and ensure a continuing stream of revenue over time."

"We are excited to invite our members to learn more about earning new credentials to offer strategic philanthropic planning with confidence," said Barbara Riddell, Vice-President of Education and Membership at Advocis. "The MFA-P™ Designation will help advisors understand how to use strategic gift planning in their practices, using various gifting vehicles and concepts."

Advocis will understand their unique role in the philanthropic discussion and how to better help clients be more intentional in their giving through high-value conversations. The three online courses in the program will include several true-to-life case studies, including planning with vulnerable clients, strategizing with holding companies, and using life insurance in gift planning.



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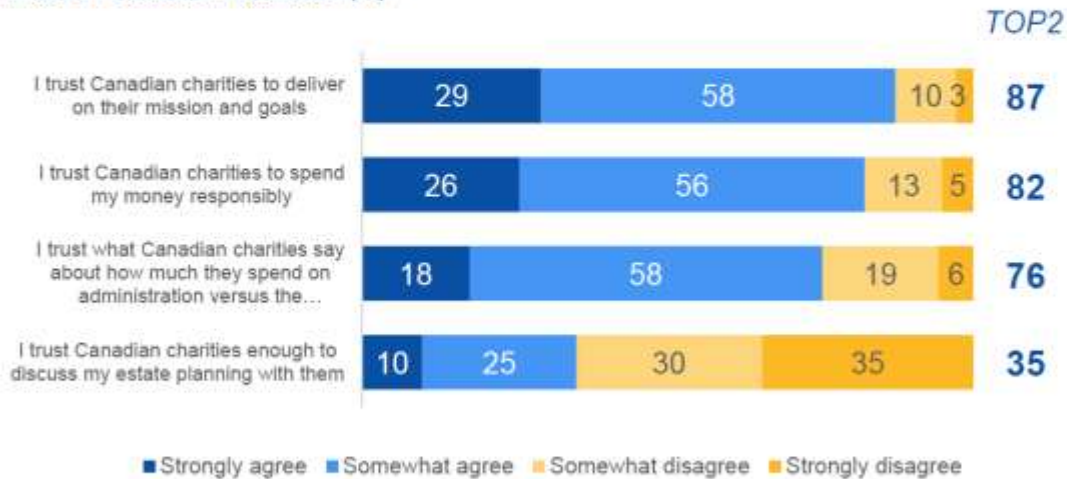
In Partnership with:



Most Canadians trust Canadian charities to deliver on their mission and goals, and to spend donors' money responsibly.

Attitudes / Behaviour / Drivers / Information

Trust in Canadian charities (%)



- Among all statements, Canadians trust Canadian charities in delivering their mission and goals the most (TOP2: 87%).
- 1 in 3 Canadians (TOP2: 35%) trust Canadian charities enough to discuss their estate planning.
- Current donors are more likely to agree with all statements than lapsed donors.
- Donors are more likely to agree with the statements compared to non-donors, except for "I trust Canadian charities enough to discuss my estate planning with them" (TOP2: Donors 35% and Non-Donors 38%).
- Although more Non-Donors trust charities enough to discuss estate planning with them, they are less likely than Donors to leave them as a beneficiary in their will (TOP2: Donors 6.0% and Non-Donors 5.2%).

Question 3: How much do you agree or disagree with the following statements about Canadian charities?
Sample size: 1802
Framework: All respondents, excluding "don't know" responses

Canada Life announces first-of-its-kind charitable giving product, empowers Canadians to leave a legacy



New participating life insurance product designed to support charities is the first available in Canada

Winnipeg, MB, March 30, 2023. . . Canada Life announced today the launch of a new, first-of-its kind in Canada, participating life insurance product designed for charitable giving. It gives clients the ability to choose a registered charity who will be both the owner and beneficiary of the policy.

This innovative product, called *My Par Gift*, addresses the needs of both a client who wants to support a charity and the chosen registered charity. It provides clients with a simple, one-time payment option that is eligible for a donation tax receipt. The registered charity becomes the owner and beneficiary of the fully paid policy and all of its associated benefits.

"At Canada Life, we're always looking for impactful ways to build stronger communities by helping our clients, while also supporting charities at a time when they need it most," says Paul Orlander, Executive Vice-President, Individual Customer, Canada Life. "This new product connects to these values, making it easier for clients to give back to the causes they care about. With no future payments or commitments, the one-time payment is all that's needed to see the benefits of goodwill."

This is the first product available in the Canadian insurance market designed solely for charitable giving. It gives clients the opportunity to create a legacy, while giving charities complete control and flexibility over the policy.

"The social good this product will do for Canadian charities cannot be understated," says Ruth MacKenzie, President & CEO, Canadian Association of Gift Planners. "Life insurance has always been a powerful tool for Canadians to protect their families and now that impact can be extended to support their most-loved causes, while also taking advantage of Canada's favourable tax, financial and estate planning system."

Starting March 30, any Canadian looking to leave a legacy can take advantage of this exclusive new product by connecting with an advisor. Learn more at canadalife.com.

GLOBE INVESTOR

Your life insurance can go a long way

Here are several creative ways a policy can help one's favourite charities



TAX MATTERS

FCPA, FCA, CMAA, CFP, TEP, author and co-founder and CEO of Our Family Office Inc.

I can still remember my conversation many years ago with an insurance adviser who later became a good friend. He was selling me different types of insurance and said, "Okay Tim, that looks after life, homeowner's and car insurance. Now, how about some alien abduction insurance?"

"Uh, I'll go home and speak to Carolyn about that, then I'll get back to you on it," I said.

"That's fine Tim, you go home, and if you're still here in the morning, give me a call."

You've got to love the creativity and persistence of a good insurance professional. Today, I want to talk about some creative ways to use life insurance – maybe a policy you already own – to help your favourite charities.

• **Name a charity as beneficiary.** You can take a policy that you currently own, or will buy, and name a charity, or more than one, as beneficiary of the policy. You won't be entitled to a donation tax credit for the annual premi-



transfer. Interestingly, this FMV could be higher than the CSV of the policy – and sometimes by a big amount if, for example, your life expectancy is shortened. So, you could have a donation tax credit that goes much further than simply offsetting the taxable policy gain and could offset tax on other income as well. You'll need an actuary to determine the FMV of the policy before making the transfer. I should mention that it's possible our tax law may deem the FMV of your policy to be the same as the ACB if the policy was acquired less than three years before the transfer is made to the charity, or less than 10 years before the transfer where it's reasonable to conclude that one of the main reasons for buying the policy was to later make a donation of the policy to charity.

Finally, while you won't be entitled to a donation credit for the amount of insurance proceeds paid out on your death with this idea, you'll be entitled to a donation tax credit for the premiums that you pay each year on behalf of the charity.

• **Buy a policy for a charity.** Like the last idea, the charity will be the owner and beneficiary of the policy. But you won't have a potentially taxable disposition of the policy or a donation receipt for the FMV of the policy as with the last idea. But like the last idea, you'll be entitled to a donation tax credit for any premiums you pay each year on behalf of the charity. You won't be entitled to a donation tax credit for the insurance proceeds paid out on your death.

ums on the policy, but your estate will be entitled to a tax credit for the value of the death benefit when the proceeds are paid out to the charity after your death. Generally, this donation credit can be used to reduce the taxes owing in the year of your death, the year prior to your death or in the estate itself (and can be carried forward for up to five years in the estate).

• **Make a gift through your will.** Similarly, you take an insurance policy that you own and name your estate as the beneficiary of the policy. Then, have instructions in your will for your executor to donate the proceeds to charity once received by your estate.

This can work if you're not sure which charities to help and you want to leave this decision to your executor. The problem, however, is that the insurance benefits could be added to the value of your estate subject to probate fees in provinces or territories that levy this type of tax. Further, if the insurance is paid into your estate, it could be subject to the claim of creditors or tied up in litigation if someone challenges your will. So, this idea is not often recommended.

• **Transfer a policy to a charity.** You could transfer ownership of an existing life insurance policy to a charity. The charity will be-

come the owner and beneficiary of the policy. Upon your death, the charity will receive the insurance proceeds. When you transfer the policy, you'll be considered to have disposed of the policy at its current value, which is generally the cash surrender value (CSV) under our tax law. If this is higher than the adjusted cost base (ACB) of the policy (you'll need to find out the ACB from the insurance company) then this will trigger a policy gain, which, unlike a capital gain, is taxed as regular income. The good news? You'll also be entitled to a donation tax credit for the fair-market value (FMV) of the policy on the date of the

Guide for Donors



Guide for Advisors



Guide for Charities



Guide for Insurers



CHARITABLE DONATIONS OF LIFE INSURANCE

Understanding Tax Receipting of Charitable Gifts of Life Insurance



When making a charitable gift of an existing life insurance policy, the charity may issue a tax receipt for your gift. The value of that tax receipt may be equal to the Cash Surrender Value (CSV) of your policy at the time of your donation, OR – if you have acquired the policy for more than three (3) years or acquired the policy for more than ten (10) years and it was acquired with the intention to donate it later – a receipt can be issued for the Fair Market Value (FMV) of the policy.

The FMV can be determined by an independent actuary, and could be significantly higher than the cash value of the policy. While the CSV is readily available at no charge, the FMV needs to be determined by an independent expert (e.g., an actuary), and there is a cost associated with this service. You should ask your charity and your insurance advisor for assistance in determining which is to your benefit.

You will also receive a tax receipt for any premiums you pay on the policy, or for donations given to the charity to make payments on the policy after you have donated it.

CHARITABLE DONATIONS OF LIFE INSURANCE

*Guidelines for
Canadian Advisors*

MARCH 2021



UNDERWRITING GUIDELINES FOR ISSUING A NEW POLICY TO BE OWNED BY A CHARITY

Underwriting a policy for charitable ownership can have some different considerations to take into account as compared to underwriting a for-profit, corporately-owned policy. Charities do not have a shareholder structure and the considerations and evidence to support insurable interest will be different. This document is intended to highlight some of these differences and provide a general overview of the considerations insurers may want to take into account when underwriting a policy to be owned by a charity.



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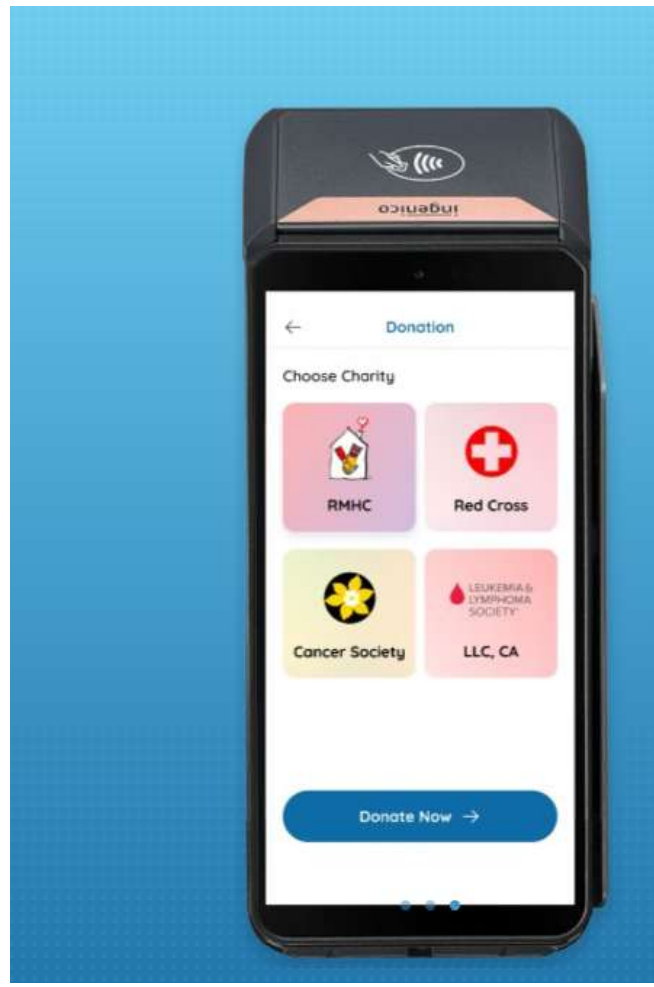
THE CANADIAN BAR ASSOCIATION
INFLUENCE. LEADERSHIP. PROTECTION.

ESTATE PLANNING COUNCIL
CANADA

CFA Institute

FAMILY ENTERPRISE CANADA

Insurance Brokers Association of Canada



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STEP

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Tax Efficient Philanthropy

Want to eliminate the capital gains tax from the sale of your publicly traded securities? It's possible!

When you donate publicly traded securities in-kind, such as stocks, bonds, or mutual funds, you benefit from zero capital gains.

For nearly 50 years, we have helped individuals, business owners and entrepreneurs with significant and complex gift-planning scenarios. Our process is simple, efficient, and includes anonymous giving to charity.

Visit abundance.ca or call 1.800.772.3257 to speak with a Gift Planning Consultant and learn more about this and other tax-efficient ways to give to the causes that are important to you.

Abundance



Treasure
Making financial contributions



Time
Giving volunteer hours



Talent
Giving your specific skillsets



Ties
Activating your social & professional networks



Black Friday... Cyber Monday...

Get Involved

GIVING TUESDAY



CHANGE THE WORLD

WITH A GIVING HEART

National Philanthropy Day®



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Giving Tuesday and Legacy Giving: How to Make an Impact That Lasts



Support the causes you love beyond Giving Tuesday with legacy giving — an impactful way to ensure your values live on.



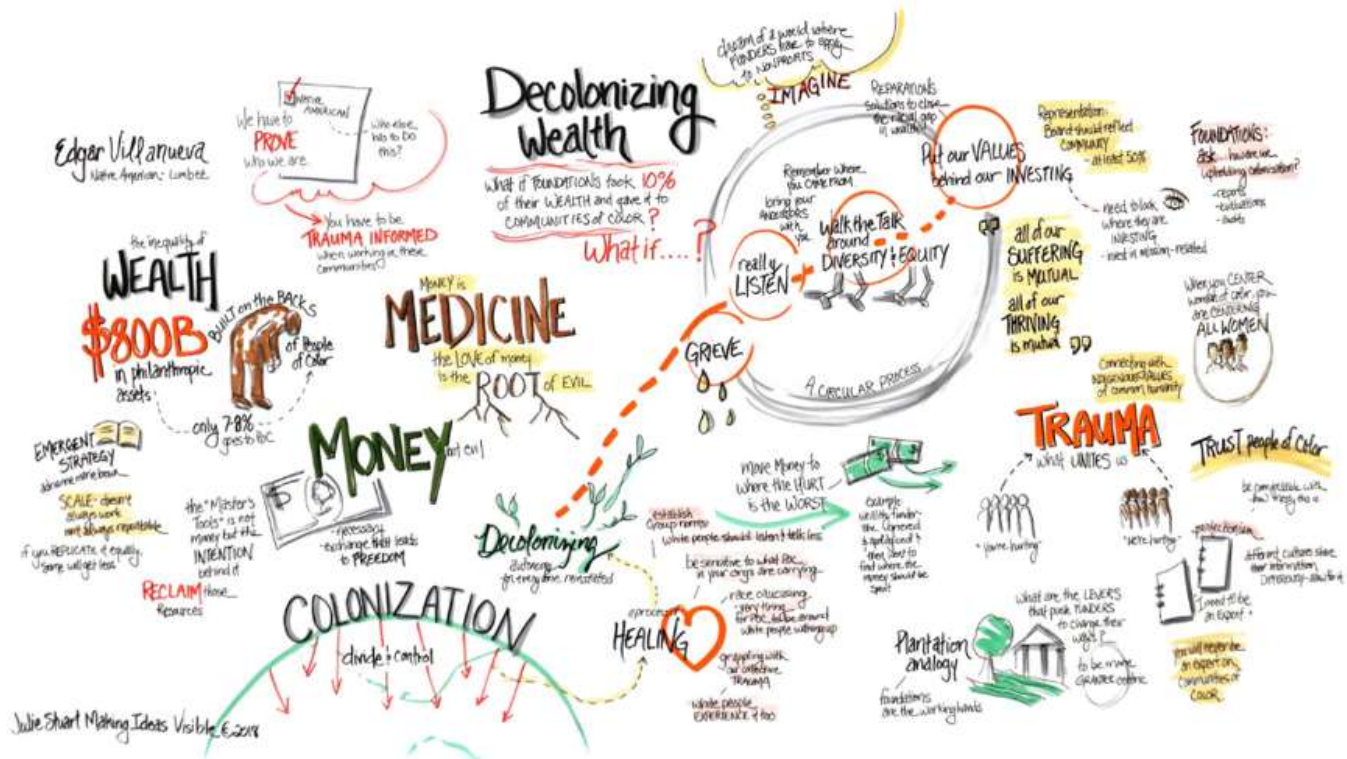
Daniel Goldgut
November 19, 2024

The holiday season is all about embracing the spirit of giving—and let's be honest, it feels pretty great to give back! From Thanksgiving gratitude to the global generosity of Giving Tuesday, this time of year is packed with opportunities to support the causes we care about. But while many focus on donations and feel-good moments, there's another, often overlooked way to make a lasting impact: legacy giving.



DECOLONIZING WEALTH

indigenous wisdom to heal divides and restore balance



artist | Julie Stuart.

DIVIDE CONTROL EXPLOIT

CONNECT RELATE BELONG

THE PEOPLE WHO UPHOLD

The Right Relations Collaborative

We have worked hard to create an open and abundant space for collaboration that dissolves the colonial power dynamics of conventional philanthropy and moves beyond barriers, competition, and scarcity.

Snoosherry

Council of Aunties

The governance backbone of the Collaborative is the Council of Aunties. Their transformational work both sets the table and invites community organizations and funder partners to take a seat at that table together. Their wisdom leads foundational work at RRC such as our engagement framework, emerging mentorship and support work, and funder connection calls.

**Marilyn Baptiste**

Marilyn is former chief of the Xeni Gwet'in First Nation, where she led her community in defeating one of the largest proposed copper and gold mines in BC. She spent her childhood in Xeni Gwet'in Caretaker Territory where she grew up with her parents and sisters. She often joined her father, then chief of the Nemah Valley Indian Band (XGFNG), on his trips to survey the territory.

**Nuskmata (Jacinda Mack)**

Nuskmata is a Secwepemc and Nuxalk community organizer and researcher dedicated to supporting Indigenous lifeways, governance, and sovereignty. She plays a role at First Nations Women Advocating Responsible Mining (FNWARM) and serves as Executive Director of the Moccasin Footprint Society, an Indigenous charity that supports Indigenous Knowledge, Rights and Way of Life.

**K'ayihl'taa Haanas (Valine Brown)**

K'ayihl'taa Haanas is an organizer, communications professional, and devoted Haida citizen belonging to the Kaawas Eagle Clan. She believes in the power of people and connection to place and she is fiercely committed to building community resilience amid the climate crisis. Valine is the Manager of Member Engagement & Accountability at The Circle on Philanthropy.

Co-Leads

The Right Relations Collaborative adopts a co-lead model that pairs experience with Settler philanthropy and grassroots Indigenous heartwork in a combined approach. Co-leads Jess and Kim work to actualize the Aunties Council's vision and create the administrative and relational frameworks that support RRC to thrive.

**Cúagilákv (Jess Housty)**

Cúagilákv is a parent, writer, and community organizer from Bella Bella. They bring their life experience and mixed settler/Heiltsuk ancestry to bear on work related to food security, land-based healing and education, and community-led social change. Jess is the parent of two Heiltsuk children and is privileged to raise them on the land and in their culture surrounded by their extended Heiltsuk family and non-human kin.

**Kim Hardy**

is a settler of Scottish and Northumberland ancestry, mother, wife, auntie and community economic development and co-op practitioner based in the homelands of the laḵʷanjan speaking people (Victoria, BC). Having worked boldly at the intersection of philanthropy and Indigenous communities to shift power and nurture relationships over the last decade, Kim seeks to cultivate collective power towards equity and ecological resilience.

Funders

Through the engagement framework and initial relationship building, Right Relations Collaborative invites values-aligned funders to dig deep into their philanthropic practices and "money story" as a first step toward transforming how they work. We acknowledge and uplift the following funders who are walking this pathway with us.



Supported Organizations

The pooled fund at Right Relations Collaborative, through the collective wisdom of the Council of Aunties, supports a cohort of incredible Indigenous community organizations. We encourage you to explore their work and uplift their ongoing projects and programs!

- [Moccasin Footprint Society](#), Nuxalk and Secwepemc homelands
- [Qna \(Eyes\) Projects Society](#), Heiltsuk homelands
- [SW SENENITEL](#), IWSÁNEC homelands
- [Swilawit](#), Haida homelands
- [Ts'msyen Cultural Society](#), Ts'msyen homelands
- [Standing Together](#) (emerging work of Marilyn Baptiste), Tlilgot'in homelands

Together we are building a sense of kinship, collective responsibility, and shared power.



Follow the Money

A Study by:
Tanya Rumble,
Bill Mintram
& Ellen Doty

Top 10 Recommendations for Gift Acceptance Policies and Practices



SHORT, MEDIUM &
LONG-TERM RECCOS
FOR ALL CHARITIES



tanyarumble.com/gift-acceptance



Deepen Community Involvement

Share in meaningful experiences with other philanthropists and nonprofits.



Connect with Likeminded Peers

Gain perspectives from other philanthropists who share a common goal.



Make an Impact

Leverage collective resources to make larger grants.



Learn More about Local Nonprofits

Learn about charitable programs across Lake County.

R E S O U R C E S

Paul personally recommends and collaborates with these partners – for an introduction!

Canadian Donors' Guide (articles & put your ad in for foundation AND legacy gifts!) www.donorsguide.ca

NEW – “pay by bank” e-transfer Interac donation platform <https://klik2pay.com/non-profit/>

Epilogue online Wills <https://epiloguewills.com/epilogue-for-charities>

AM Strategies – Advisors who help charities with donor-advised gifts <https://amstrategies.ca/services.php>

Tess Conrad, Planned Giving Program Evolution <https://www.fullpotentialfundraising.com/>

May 2026 – Toronto, Canadian Fundraising Conference www.fundraisingconference.ca - #CFC26

GiveWise Foundation Canada – A charity-friendly donor-advised fund team <https://www.givewise.ca/>

Mike Todd, Canadian DAF-whisperer (and Chair, DAF Day Canada, October 9th!) <https://www.transformphilanthropy.ca>

Well Funded – THE new marketplace between donors, charities and foundations <https://www.wellfunded.io/>

Beacon Endowment Solutions <https://beaconendowmentsolutions.ca/>

Digital and Virtual Reality Fundraising <https://fundingmatters.com/>

R E S O U R C E S

Reports and Data

CanadaHelps, Imagine Canada & Environics - Giving Report <https://www.canadahelps.org/en/the-giving-report/>

Donor Advised Funds in Canada <https://bit.ly/CanadianDAFreport>

30 Years of Giving in Canada Report <http://www.imaginecanada.ca/30years>

AFP Foundation Research page: <https://afpglobal.org/afp-foundation-philanthropy-canada/research-programs-resources>

New way of talking to donors from an Indigenous view of ancestry and money <https://rightrelationscollaborative.ca/resources>

Tanya Rumble, Recast Philanthropy – Gift Acceptance Policy evolution https://bit.ly/MajorGifts_AcceptancePolicyEvolution2025

Brad Offman, Spire Philanthropy – The evolution of Endowment thinking <https://spirephilanthropy.com/blog/>

NEW Professional advisor philanthropy designation (MFA-P) <http://bit.ly/PhilanthropyDesignation>

Having the philanthropic conversation http://bit.ly/ThePhilanthropicConversation_CAGP

Quick guide for Advisors to having this conversation <http://bit.ly/AGuidetoGiftPlanning>

Life Insurance donations – CanadaLife case study <https://bit.ly/CharitableInsuranceDonations>

Life Insurance donation public compliance guides https://bit.ly/GuidesTo_InsuranceDonationsinCanada

NEW – guides to working with donor-advised funds in Canada https://bit.ly/CanadianDonorAdvisedFund_Guides



R E S O U R C E S

NEW : Albert Government Nonprofit Dashboard <https://www.alberta.ca/alberta-non-profit-listing-dashboard>

The Nonprofit Chamber <https://www.thenonproitchamber.org/>

Hilborn Canadian charity eNewsletter <https://hilborn-charityenews.ca>

2019 Faith giving (Churches, Mosques, Synagogues bankruptcy by 2030) Heritage Charity via CBC <https://bit.ly/NoMoreChurches>

Globe & Mail weekly philanthropy column <https://www.theglobeandmail.com/authors/paul-waldie/>

Penelope Burke, Cygnus Research publications (stewardship expert) <https://cygresearch.com/shop/>

Goodszilla <https://goodszilla.ca/for-charities-2/>

Peartree – Tax Advanced Donations in Canada <https://peartreecanada.com/>

Donor Motivation Program – Advisors that work with charities to create major gifts WITH donors <https://www.donormotivation.ca>

CanadaHelps' securities, process stock donations for all charities <https://forcharities.canadahelps.org/solutions/securities-donations>

2024 Volunteer Crisis tied to donations <https://thephilanthropist.ca/2024/04/unpaid-labour-why-volunteers-cant-sustain-essential-services/>



R E S O U R C E S

Recommended Books – Fundraising & Charity Sector

Dr. Russell James – Inside the mind of the bequest donor <http://www.encouragegenerosity.com/book.pdf>

Driven by Purpose Ryan Fraser <https://drivenbypurpose.ca/>

Decolonizing Wealth: Indigenous Wisdom to Heal Divides and Restore Balance <https://www.decolonizingwealth.com/>

The Well Lived Life by Lyndsay Green <http://bit.ly/3WellLivedLife>

Bitcoin and the Future of Fundraising <https://www.bitcoinfundraising.com/>

Growing a Generous Church by Lori Guenther Reesor <https://www.lgresor.com/>

How to Talk about Legacy Giving <https://hilborn-civilsectorpress.com/products/how-to-talk-about-legacy-giving>

Green Green: Reflections on 51 Years Raising Money for Nature <https://hilborn-civilsectorpress.com/products/green-green>

The Infinite Game, Simon Sinek <https://simonsinek.com/books/the-infinite-game/>

The Big Fix https://bit.ly/Foundations_AreFixedToo

Payoff: The hidden logic that shapes our motivations <https://danariely.com/books/payoff/>

The Alumni Way – strategy of donor-affinity <https://www.thealumniway.com/the-book>



TRIBUTE

A Postscript From The Publisher...

I would be remiss as Publisher if this edition of the Canadian Donors Guide did not recognize and note the many contributions of Paul Nazareth to the Canadian charitable sector and the people within the sector.

Paul is the ultimate in 'giving' -- of himself, his time and his sage advice to charities, gift planners and all those who are linked to them. As an advisor and educator to charities and their staff, Paul's knowledge, strategic acuity and mental agility have combined to

Anderson on the Canadian Donor's Guide, Paul was there to help. He represented one of our valued advertisers back then and was very supportive of our efforts. When he transitioned to working in the financial world, he was still interacting and supporting the efforts of Anderson and his team. I recall that at one point, Paul travelled up to Anderson's offices in downtown Orillia, to teach us all about social media and advise us how best to use it for our purposes.



Paul Nazareth, the Generosity Guy

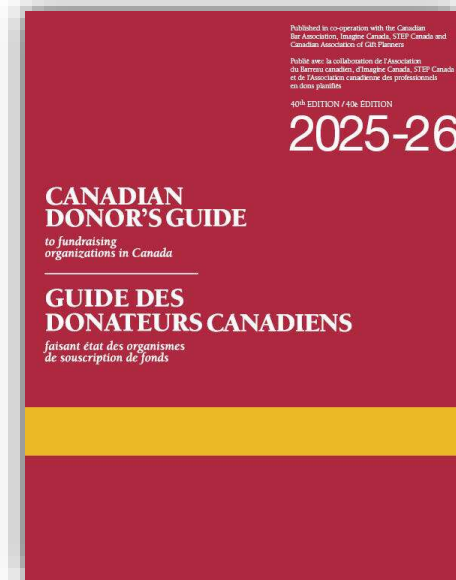
financial world, and in his personal world, Paul not only talked the talk about the Canadian Donor's Guide, he also walked the walk. Paul believes in what we try to do with our annual publication and he shared that belief with others across the country.

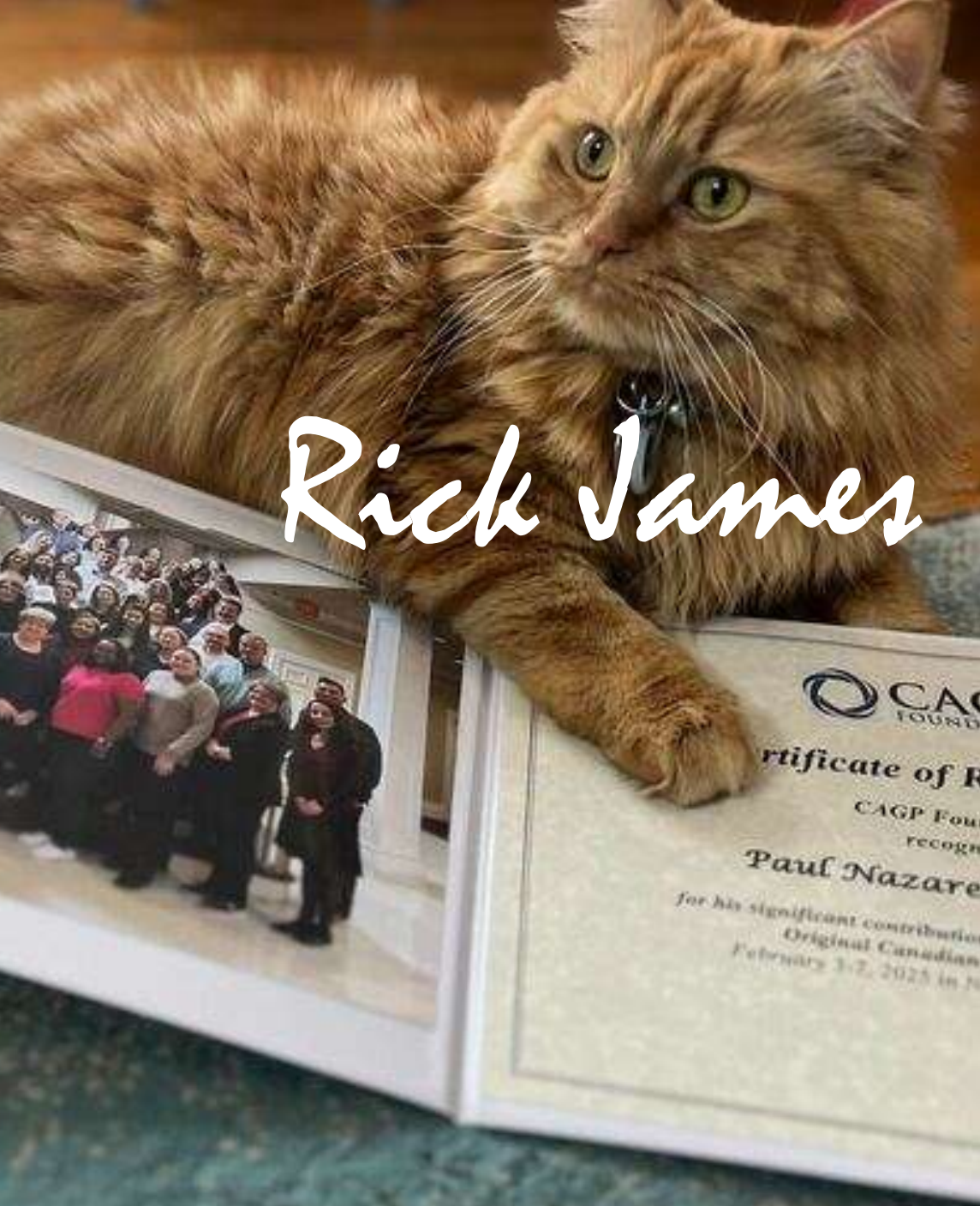
So, when I read and confirmed, after the 2024 CAGP Conference, that Paul was leaving his position at CAGP, I was happy to learn that he was going to concentrate on his health.

Paul Nazareth, MFA-P (he/him)

paul@paulnazareth.com

<https://www.linkedin.com/in/paulnazareth>





Rick James



Charlie Murphy