

# Our *Donors for Tomorrow*

A publication of the Legacy and Memorial Giving Program



## Celebrating Your Commitment to Health Care

Last month, we held our *Donors for Tomorrow* Appreciation Luncheon to honour your commitment as Legacy donors. We are so grateful for your foresight in making tomorrow a better place for patients and families served at London Health Sciences Centre (LHSC).

The lunch featured a fascinating presentation by Dr. Bekim Sadikovic, Head of Molecular Genetics at LHSC, and Dr. Mike Kadour, Director of the Department of Pathology and Laboratory Medicine at LHSC. Research continues to reveal that each person's journey with disease or illness differs according to their genetics. Drs. Sadikovic and Kadour spoke about the importance of genetic testing and targeted treatment, as well as their desire to create a novel, Canada-first Clinical Genome Centre right here in London.

The presentation was a prime example of how the landscape of health care is changing and how, with the support of donations both now and well into the future, our hospital will be able to stay at the forefront of care.

Thank you again for your dedication, as Legacy donors, to the advancement of health care.

*Special thanks to our Friends of the Foundation  
Partner for helping make this luncheon possible:  
**Meridian Credit Union***





# Fran's Legacy – Supporting MS Patients Today and in the Future

July fourth is a memorable day for many. For Dave Postowoj, it was the start of a new life with his beautiful bride Fran. "I loved her so much," Dave says. "I just wanted to be with her."

They were married in 1992 and spent a wonderful honeymoon cruising various islands in the Caribbean.

It was a happy time for the newlyweds despite the fact that Fran had been diagnosed with multiple sclerosis (MS) prior to their wedding. Dave shared: "She exhibited some symptoms, but it was not obviously visible that she had MS."

A diagnosis was confirmed by an MRI performed at LHSC revealing lesions in her brain. This life event prompted Fran and Dave to leave a Legacy gift supporting MS research via their estate planning.

Unfortunately, Fran's illness progressed quickly. Dave was his wife's primary caregiver at a time when he was operating two Wendy's restaurant franchises. By 2010, Fran needed full-time care and she moved into a long-term care home in London, where her warm personality and sense of humour garnered her many friends. Dave would visit her daily, bringing flowers and fresh food, which included treats from Wendy's for the staff and other residents.

Fran's physician at LHSC, Dr. Marcelo Kremenchutzky, also visited Fran when she was not well enough to attend her appointments. "I was impressed that he took the time to come and see her," Dave says. "And when he did, Fran expressed an interest in wanting to give back to the MS research he was leading."

Sadly, Fran's long battle with MS ended on October 13, 2016 at just 56 years of age. Dave honoured Fran's wishes and made a generous gift in her memory to support Dr. Kremenchutzky's clinic and his research.

This past spring, Dave and his family toured the MS Research lab to see firsthand the amazing impact of his generosity. His memorial donation became a catalyst for securing a competitive national grant to expand the research of new treatment options in MS. Encouraged by the advances his gifts are propelling; Dave continues to support novel research within the MS lab and follows closely the impact of those gifts by receiving regular updates.

"MS is a cruel and devastating disease," Dave said. "Fran never complained and never asked 'why me?' She always thought she'd do whatever she could to help fight it. She's not here to fight it but I'll continue what she started."



## LIVING ON THE EDGE

Though life will never be the same without Fran, Dave is carrying on her legacy and living life to the fullest, just as she would have. Here he is dangling off the edge of CN Tower this past summer, something he says: "Fran absolutely would have done when she was healthy."

*Dr. Marcelo Kremenchutzky passed away on October 1, 2018. He was a world-renowned expert in multiple sclerosis and helped thousands of patients like Fran.*

# Giving the Gift of Registered Retirement Plans

Did you know that Canadians are estimated to have close to \$1 trillion invested in registered plans, such as Registered Retirement Savings Plans (RRSP) and Registered Retirement Income Plans (RRIF)? People pay into the RRSP until the age of 71, at which point it's converted to an RRIF in order to start taking the money out.

When someone dies, the surviving spouse would typically be the beneficiary of his or her registered plan. If the beneficiary is other than a surviving spouse or dependent(s), the value of the plan will be taxed as ordinary income, often at the highest marginal rate in the year of death. Therefore, it is one of the most heavily taxed estate assets to pass to children, so by naming a charity the beneficiary, it is a particularly cost-effective way to make a gift. The charitable tax receipt issued will eliminate a considerable amount of the significant taxes owing.



## **SIMPLE**

This type of gift is easy to arrange through your financial institution.



## **NO AGE RESTRICTIONS**

An option for any committed donor with an RRSP/RRIF, regardless of age.



## **COST EFFECTIVE**

No extra fees - there is no cost to change the beneficiary name on your RRSP/RRIF.



## **ELIMINATES ESTATE ADMINISTRATION TAXES**

Your gift will be paid directly to the charity, bypassing your estate and avoiding estate administration tax. This also ensures more is available for the estate beneficiaries.



## **RECOGNITION**

Your gift can be celebrated and honoured during your lifetime.



## **PEACE OF MIND**

You maintain the ownership of the plan during your lifetime and, after age 71, continue to enjoy annual minimum RRIF payments.



## **PRIVACY**

As your gift passes outside of the estate (Will), it will not become public knowledge, therefore preserving your privacy.



# Legacy Gift through an RRSP Supports Ovarian Cancer Research



*Greg and Flo Gardner tour the Translational Ovarian Cancer Research Labs with Dr. Gabriel DiMattia, Dr. Trevor Shepherd and LHSF's Kathy Papineau-Thornhill*

As someone born on April Fool's Day, Sheri Gardner lived up to the fun-loving nature of the day.

"We always knew she had a great sense of humour and was fiercely independent," says Flo Gardner, Sheri's mother. "Her celebration of life was attended by doctors, nurses and many people Sheri crossed paths with – they all spoke about their memorable visits with Sheri and how they would joke around and 'have a little chin wag.'"

Sheri passed away on December 11, 2017 after living with ovarian cancer for nearly three years.

Her mother recalls a particularly fond memory of Sheri a few months prior: "We came to visit her on a beautiful fall day," Flo says. "She was obviously not well, wearing a housecoat and pajamas, but she looked fantastic and was beaming with delight to see us."

Sheri knew she was dying and she was determined to do all she could while she was still alive. She became involved in the Run for Ovarian Cancer and scheduled a tour of the Translational Ovarian Cancer Research Program (TOCRP) at LHSC for herself and her friends at Wellspring London.

She was inspired by the research led by Dr. Gabriel DiMattia and Dr. Trevor Shepherd and decided to leave an estate gift to support their work – specifically towards a specialized piece of imaging research equipment.

Her brother Greg had an opportunity to attend, on Sheri's behalf, an estate and tax planning seminar organized by LHSF's Legacy Giving program. Through this, they decided that it would be advantageous for Sheri's gift to be made through the beneficiary designation of her RRSP.

"She would be so happy to see that her money's being used for something that can help other cancer patients," Greg says.

**Sheri's incredible legacy will help the team at the Translational Ovarian Cancer Research Program uncover new details about ovarian cancer that can lead to better diagnosis and treatment, and will advance cancer research across the region.**



*Donor Sheri Gardner (right) receives a recognition photo box for her Legacy gift from LHSF's Kathy Papineau-Thornhill*



## The Importance of a Will

She was a legend who commanded R-E-S-P-E-C-T like no one else. The music industry recently lost a great icon: the queen of soul, Aretha Franklin. She passed away this year, leaving behind an unforgettable catalogue of music, a vast estate and no Will.

A valid Will appoints an estate trustee and establishes the beneficiaries, so that your assets are distributed according to your wishes in a tax-effective manner that protects your beneficiaries.

## First-Ever Legacy Gift to Women's Care Funds Much-Needed Ultrasound Equipment

Mary Anne Stapleton made the first legacy gift to LHSC's Women's Care program through her estate. Her stepson J. Jeffrey Stapleton shares her story:

*"The idea for Mary's gift to the Women's Program stemmed from two life experiences. Most recently, there was the exceptional care provided to her by LHSC on several occasions during her later years, which greatly improved her quality of life. Mary had always been ardent about women's health care issues and she wanted to leave a gift to help with patient care, hospital equipment and research.*

*Equally important to her, Mary hoped to inspire women to achieve. As a self-made businesswoman, Mary enjoyed professional success during a time when a woman rising to senior executive levels in Canada was virtually unheard of. Mary carried the same passion for women's rights and career opportunities in all areas throughout the rest of her life. That passion led her to bequeath a significant portion of her estate to LHSC."*

Mary's generous donation is funding two ultrasound machines that are replacing outdated and broken equipment. These machines provide detailed obstetrical information and can be used to detect gynecologic disorders and cancers. Mary's inspiring legacy is truly improving care for women and families.



## Honouring Mary Gillick

Mary Elizabeth Gillick was a long-time volunteer of London Health Sciences Foundation who gave generously of her time and expertise since the Foundation's inception. She served on the Legacy Giving Advisory Committee for many years and was a dedicated Financial Planning consultant with Investors Group who cared deeply for her clients and her community. Mary was the epitome of volunteerism and kindness and we honour her memory.



# The Precious Gift of Life



**Brenda Thorne**

*Grateful patient letter sent to LHSF on May 23, 2018*

In 2015, I was a patient at University Hospital for almost six months, spending 75 days in the Intensive Care Unit. If it were not for the hospital's wonderful team of nurses and doctors, I would not have survived.

In May of 2014, we found out that I had Hepatitis C which I picked up in a blood transfusion that saved my life back in 1977 shortly after the birth of my twin boys. By 2014, the disease had severely damaged my liver.

Fortunately, I was sent to Dr. Paul Marotta at LHSC who obtained a medication for me in a bid to cure my disease. Two weeks before finishing the treatment, I crashed and ended up in the ICU in desperate need of a liver transplant. On August 19, I received the precious gift of a new liver. Had it not been for Dr. Marotta's belief in me and support of my treatment, I'm not sure I'd still be here today and cured of my illness.

My husband and I recently made a donation to both the ICU and Transplant Unit to thank Dr. Marotta and the other doctors and nurses who saved my life. Treating me was an extremely daunting task and we are forever grateful for their heroic efforts, along with the gift of life given to me by another unsung hero – my organ donor.

I am now able to carry on with a normal life – travelling and enjoying life with my husband, children and grandchildren.

Thank you – your hospital is a wonderful and caring place.

**Brenda and her husband Philip recently pledged to leave a legacy gift to London Health Sciences Foundation.**

## We'd Be Happy to Hear from You!

Please contact us with any questions you may have about Legacy and Memorial Giving.



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London Health Sciences Foundation is a charity accredited by both the Better Business Bureau and Imagine Canada.



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