

# The Future. Here.

Healthcare *for Life*. Here. Your Guide to Legacy Giving.

## A Story of a Living Legacy

*Linda McBurney and Rosemary Bolitho*

It was the largest gift the Huntsville Hospital Foundation has ever received from a living legacy donor. And it began with a phone call.

For over 30 years, Linda McBurney and Rosemary Bolitho had enjoyed their cottage on Lake of Bays — tremendously. Now retired and residents of Collingwood, together they had spent many happy hours at the cottage entertaining, hiking, playing cards and enjoying all that cottage life had to offer. Their cottage became a gathering point and unifying place for their families and friends in Canada and beyond.

To everything there is a season, however, and both Linda and Rosemary came to realize that it was time to simplify their lifestyle and to sell the cottage. They also realized they wanted to give something back to the community that had given them so many happy memories over the years. Linda was especially grateful for the personal support she received from the hospital. In 2021, she needed weekly chemotherapy treatments. Wanting to enjoy her summer at the cottage, she reached out to Huntsville Hospital and asked if they could provide the care she required. Much to her surprise, Linda learned that the hospital offered a satellite chemo clinic and could offer her exactly what she needed. The care she received at the hospital was simply outstanding and the decision to support the Huntsville Hospital Foundation was an easy one to make.

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“ I am grateful for the care I received at Huntsville Hospital. ”  
— Linda McBurney

*Linda and Rosemary enjoying their cottage*



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# How *you* can help to shape our future!

A charitable gift in your will is important.

Each year, thousands of philanthropic Canadians leave a portion of their assets in their wills to support causes they care about. Such gifts help people fulfill their charitable dreams and wishes. They can also generate significant tax benefits for one's estate. For the Huntsville Hospital Foundation, charitable gifts from generous donors like you ensure we can continue to provide compassionate, excellent health care and so much more for our community and beyond. That's why we are asking you to remember the Huntsville Hospital with your own legacy gift.

You may direct your future gift to any area of the Huntsville Hospital's work that you like, such as for technology and/or medical equipment. Alternatively, you may allow us to direct your gift to where the need and impact are greatest at the time. Whatever you choose, a planned gift can help to ensure a strong future for the Huntsville Hospital. Opportunities abound and there is one that is just right for you.

A charitable gift of any amount in your will could be a truly powerful gift that may not be financially possible during your lifetime. After providing for your loved ones, a gift in your will would make a tangible, meaningful difference to Huntsville Hospital.

If you are considering leaving a legacy for the Huntsville Hospital, speak with your professional advisors. Then, please contact Katherine Craine, CEO, at [katherine.craine@mahc.ca](mailto:katherine.craine@mahc.ca) or call her at 705 789 4756. She would be pleased to assist you.

If you have already remembered the Huntsville Hospital in your estate plans, please let us know. We can partner with you to establish or confirm how you would like your future gift to be used. Additionally, we can clarify tax benefits for your estate, thank you personally, and offer you recognition if you wish.

Please help us build a lasting future. **Thank you** for remembering the Huntsville Hospital Foundation with a legacy gift.

## The Consequences of Not Having a Will

Statistics show that over half of Canadians do not have a will, and only about 1/3 have a will that is current and up-to-date.

- When a person dies without a valid Will in Ontario (dying "intestate"), a law called the *Succession Law Reform Act* determines which next-of-kin will inherit an estate, and the share each will receive.
- These rules are based solely on biological relationships (including legal adoption) and marriage – notably excluding common-law spouses, step-children, charities, and others that you may wish to benefit.
- These rules are applied regardless of the relationship you may have had with any of these persons, and do not account for any of your other wishes which may include charitable goals, trusts for minor children or grandchildren, or tax-planning efficiencies.
- When there is no Will, an eligible family member (in order of priority based solely on kinship) must apply to the court to be appointed as executor. Other family members may be able to contest this appointment, leading to costly disputes and delays. The court can also require a bond be posted at the estate's expense.
- The legal fees and administrative expenses of dealing with an intestate estate are often much higher than a regular estate, far exceeding the costs "saved" by failing to make a proper Will.

For the sake of your own peace of mind, and for the sake of your family, it's best to prepare a valid Will and update it regularly.

*"The Consequences of Not Having a Will" is by Rebekah Dunsmore, JD, TEP, CFP, of The Miller Law Group, a firm practicing estate and trust planning and administration based in Huntsville, Ontario.*

# KEEP THE LOVE GOING

We are so excited to announce we've partnered with Will Power.

Will Power is a national movement encouraging Canadians to think differently about giving, and leave a gift to charity in their Wills.

Did you know that by leaving a gift in your Will you can make a large and lasting contribution and still support your loved ones in the future?

Learn how you can turn your Will into a powerful tool for change.

Visit our Will Power page:

[www.willpower.ca/charities/huntsville-hospital-foundation](http://www.willpower.ca/charities/huntsville-hospital-foundation)



## Power of Attorney. What is it?

When people seek help with their estate planning, they usually understand the need for an up-to-date will. Some, however, are less clear on the need to have a Power of Attorney. Having such documents is important and wise. Here's why.

A Power of Attorney is a legal, written document that allows you to appoint someone to act on your behalf. Essentially, it gives them the same powers you have to deal with your assets and your personal care. A Power of Attorney is only valid after it is signed and only for as long as you live.

There are three kinds of Power of Attorney:

- **Continuing Power of Attorney for Property** covers your financial affairs and allows the person you name to act for you even if you become mentally incapable.
- **Non-continuing Power of Attorney for Property** covers your financial affairs but can't be used if you become mentally incapable. You might use this, for example, if you need someone to look after your financial transactions while you're away for an extended period.

- **Power of Attorney for Personal Care** covers your personal decisions, such as housing and health care, should you be unable to act on your own.

If you don't have a Power of Attorney, a family member can make health care decisions for you or apply to become your guardian of property. Alternatively, someone else, like a close friend, could apply to act for you. With a Power of Attorney, you get to choose whom you would like to act on your behalf.

Powers of Attorney are powerful documents and should be given to individuals only after carefully considering that they are trustworthy and able to do what is required. It is wise to ensure the people who need to know about these documents are aware of them and where they are located. They should also be kept in a secure place.

Powers of Attorney are practical documents that can make your life, and the lives of your family members, much easier. When you create or update your will, remember your Powers of Attorney, too.



# A Story of a Living Legacy

## *continued*

In the spring of 2022, Linda called the Foundation to offer their cottage as a gift to benefit the Huntsville Hospital. It was a gift valued at \$1.66 million. Needless to say, both the hospital and its Foundation were astounded by such generosity. They were also profoundly grateful for this transformational gift. It will ensure the Huntsville community has access to the most advanced medical equipment and that the hospital can meet its priority needs. The hospital also has several technology projects it will be working on in the coming years, which, thanks to Linda and Rosemary's gift, can now move forward.

The sale of their cottage benefited Linda and Rosemary as well. In addition to the personal satisfaction of knowing their gift will make a real and lasting difference, they will also save on taxes by gifting marketable securities. They received a charitable tax receipt for the full amount of their donation and paid no capital gains on the securities given. It was a win-win for all concerned. Says Rosemary, "The cottage is located in Lake of Bays, and it is important to us that the funds from the sale of the cottage remain in the community." Linda is clear as well: "I am grateful for the care I received at Huntsville Hospital and happy to support a community that holds so many wonderful memories for us."



Won't you join Linda McBurney and Rosemary Bolitho and create your own legacy gift for Huntsville Hospital Foundation? A gift of any amount will help to ensure that the quality health care our hospital provides daily will continue long into the future. Foundation staff would be delighted to hear from you and will partner with you to ensure your philanthropic wishes become reality.

***Linda, Rosemary, on behalf of those patients who will benefit from your most generous and thoughtful gift, we extend our heartfelt thanks, in memory of Rosemary. Your kindness will forever be remembered.***

## HELPING US HELP YOU

We are grateful to those volunteers and staff who help us help you remember The Huntsville Hospital Foundation with a gift in your estate plans. Thank you to the following who generously give of their time and energies by serving on our Advisory Committee.

- **Katherine Craine**, Staff
- **Les Dakens**, Past Member, Foundation Board
- **Rebekah Dunsmore**, Miller Law Group, Lawyer
- **Victoria Mathies**, Volunteer
- **Sharon Mey**, Member, Foundation Board
- **Alan Paton**, Sun Life Financial, Certified Financial Planner
- **Cheryl Perry**, Staff
- **Carolyn Watson**, Chartered Accountant and Treasurer, Foundation Board

**For further information, please contact Katherine Craine, CEO**  
**705-789-4756 | [katherine.craine@mahc.ca](mailto:katherine.craine@mahc.ca) | [huntsvillehospitalfoundation.ca](https://huntsvillehospitalfoundation.ca)**

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