

# Circle of Friends

FINANCIAL PLANNING FOR SUPPORTERS OF THE FRIENDS OF THE MONCTON HOSPITAL FOUNDATION

## Community Minded Couple Invest in the Health of Future Generations

**Claudette and Greg Turner have made a provision in their wills to the Friends of The Moncton Hospital Foundation**

Claudette and Greg Turner are no strangers to Moncton. Having lived here their entire lives, the Turners, who have been married for 38 years, have been an active part of our community for a long time. Between the two of them, they have served countless volunteer hours on a number of community organizations including the YMCA, Hospice Greater Moncton, Fundy Trail and The Rotary Club of Moncton West & Riverview. “One of the things that keep us energized is our love of giving back to our community.”

### Community Champions

Although they grew up as neighbours, they didn't really become acquainted until a number of years later when Claudette worked as the secretary for the Moncton Mall, where Greg owned and operated Colpitt's Men's Wear and Osty's. In addition, they owned several other businesses and ventures over the years including Turner's Christmas at the Coliseum, Speed Sport East, and Victoria Park Craft Fair.

“We are especially proud to be involved with bringing Major Junior A Hockey to Moncton back in 1995.” cites Greg who currently serves on Moncton City Council as councillor at large and is now in his first term as Deputy Mayor.

Last spring, the couple called H el ene Ouellette at the Friends Foundation and met with her to discuss making a gift through their will. “It was such a simple process and we feel good about finalizing this important commitment to invest in our hospital's future.”



Friends Vice Chair, Pat Armour, (left) and Friends President and CEO Linda Saunders, (right) present Claudette and Greg Turner (centre) with a *Gifts for Life Society* plaque.

When asked why they chose to make a bequest to the Friends, the Turners say that The Moncton Hospital and its exceptional care providers were there for many of their friends and family members. “We have been fortunate enough not to require care ourselves, but are very thankful for the great care our loved ones received. This is what inspired us to including a bequest to the Friends.”

“Being self-employed our entire lives, we relied heavily on the support of our community; this is our way of returning the favour.” say Claudette and Greg.

Claudette and Greg encourage everyone to think about leaving a gift in their will to advance care for future patients. A gift in your will is an easy and affordable way to make a lasting impact well into the future.

**The Friends Foundation is grateful for the Turners' commitment.**

*For more information on how you can leave a legacy visit [www.FriendsFoundation.ca/LeaveALegacy](http://www.FriendsFoundation.ca/LeaveALegacy) today.*

## Friends' Endowment

An endowment gift is a deeply caring way for our donors to reach into and positively shape future health care at The Moncton Hospital. It makes a profound, perpetual and visible statement about one's affection for the community and those who live and work in it.

### Named Endowments

*Vaughan and Ruth Adair*  
Endowment Fund

*The Alward Family*  
Endowment Fund

*Elizabeth Bannon*  
Endowment Fund

*Gilbert Bowness*  
Endowment Fund

*J.J. Dunphy Family*  
Endowment Fund

*Isadore and Esther Fine*  
Endowment Fund

*Bud and Betty Fogarty*  
Endowment Fund

*Jim and Helen Gibson*  
Endowment Fund

*John and Shirley Hawryluk*  
Endowment Fund

*Charles and Vicki Lawson Family*  
Endowment Fund

*Imelda Leger*  
Endowment Fund

*Anne MacBeath*  
Endowment Fund

*Ronald E. and Margurite (Peg) MacBeath*  
Endowment Fund

*Dr. Donald MacLellan*  
Medical Education and Research Fund

*Jack Madden*  
Endowment Fund

*Gloria (Corkum) McDonald*  
Endowment Fund

*Patrick and Ethel Murray*  
Endowment Fund

*Dr. Fred and Mrs. Joyce Murphy*  
Endowment Fund

*Provincial Chapter of NB IODE*  
Endowment Fund

*William (Bill) and Thyra Quartermain*  
Endowment Fund

*Audrey and William Sawdon*  
Endowment Fund

*Robert and Minnie (Beals) Sowerby*  
Endowment Fund

*Laura Jean Stevens*  
Endowment Fund

*St-Hubert*  
Endowment Fund

*Cy and Nancy Stein and Family*  
Endowment Fund

*Corey and Leah Trenholm*  
Endowment Fund

Ordinary people show extraordinary generosity by leaving a planned gift to our hospital in their wills.

## What is your legacy?

The *Gifts for Life Society* is a select group of donors who have made a future gift commitment in their *will*, life insurance or in other ways, and advised us of their plans. The Foundation has been privileged to be named in the estate plans of many caring individuals. Choosing to let us know your plans ensures we are aware of an anticipated gift and can utilize it in the way you wish. It also provides us with the opportunity to thank our legacy donors during their life time and invite them to be members of our *Gifts for Life Society*. Of course, we adhere to our donors wishes for anonymity should you not want to be recognized but would like to advise us of your plans.

## Gifts for Life Society Luncheon Honouring Planned Gifts

Our annual *Gifts for Life Society* luncheon, held in August, honoured those who have made planned gifts to the Friends of The Moncton Hospital Foundation. These donors have accepted membership in our *Gifts for Life Society* and to express our appreciation, we provide

a special and unique keepsake (framed oak leaf) that represents your gift. Claudette and Greg Turner were the newest members to the *Gifts for Life Society* (see pic page 1). A complete list of our *Gifts for Life Society* members can be seen on page 4.



**Dr. Sherief Kamel, Cardiologist, updates donors on cardiac care services at The Moncton Hospital.**



**Friends President and CEO, Linda Saunders, expresses appreciation to Gifts for Life Society members.**



**Friends Vice Chair, Pat Armour, served as master of ceremonies for the luncheon.**



**Attendees enjoying the luncheon held in the cafeteria at The Moncton Hospital.**

# A Gift of Life Insurance can Advance Care and Impact Patients at TMH

Millions of Canadians make donations of cash and property to the charities of their choice each year. However, many donors are left wishing that they could do more for the charities that they love and support.

“One way of doing something more is through gifts of life insurance.” states Kaming Wong, an Advisor with Retirement Planning Solutions. Kaming has created a number of policies for individuals with philanthropic intentions. In fact, four of these policies, including his own, were designated to benefit The Moncton Hospital.

“When I meet with clients to discuss their investment and retirement goals, many mention their wish to provide for a charity and inquire about the tax benefits in doing so.” Kaming

is delighted to explain to them that there are many ways in which gifts of life insurance can achieve his clients’ personal and charitable goals.

A gift of life insurance through a new or existing policy is a creative way for one to ensure future care at The Moncton Hospital. Even a relatively small commitment can provide great benefits to the Friends. Moreover, depending on how your gift is structured, tax benefits may be realized either immediately or in the future. “Clients are often intrigued at how simple the process is to support their charity of choice and are pleasantly surprised about the tax benefits that come about because of that effort.” said Kaming.

Kaming, 40, lives in Moncton with his wife and five year old son.

*“Donating life insurance to a charity can be an excellent way to transform affordable premium payments into a substantial future donation. There can also be tax saving benefits.”*

*Kaming Wong, an Advisor with Retirement Planning Solutions*



Hélène Ouellette, Friends VP, Development and Administration, discusses policy details with Kaming Wong.

## Did you know?

A life insurance policy naming a charity as a beneficiary is processed outside of your estate and therefore, is not subject to probate fees or challenges to your will.

For more information, contact Hélène at 870-2307.

For more information on how you can leave a legacy visit [www.FriendsFoundation.ca/LeaveALegacy](http://www.FriendsFoundation.ca/LeaveALegacy) today.

# Gifts for Life Society Members

We are very pleased to recognize the following members of the Gifts for Life Society:

Mark and Linda Beaumont  
Dr. Ronald and Nicole Bourgeois  
Dr. Amy Brennan and  
Dr. Angus Macdonald  
Mike and Judy Briggs  
Bob and Paulette Buzzell  
Jean and Dorothy Caron  
Gerald and Frances Chaulk  
Bill and Joanne Comeau  
George and Roberta Fawcett  
Terry Gauvin  
Wayne and Edith Gillcash  
Shirley Hawryluk  
Marie Hayman  
Gladys Hollis  
John and Shirley Howatt  
Charles and Vicki Lawson  
Laura Leighton  
Donna and Marks Lockhart  
Retus and Mary MacFadyen  
Alan and Debbie MacLellan  
Alberta MacLellan  
Robert and Margaret MacQuade  
Diane (Horsman) and Leigh Manning  
Cheryl and Don McCabe  
Lorna and Blair McConnell  
Angus and Gloria McDonald

Bill McRae  
Doris Methot  
John and Jean Neilson  
Hélène Ouellette and Bill Porter  
Al and Debbie Prescott  
Calvin and Rose-Ann Quinn  
Ken and Linda Saunders  
Harris and Barbara Tait  
Julie and Roland Thebeau  
Greg and Claudette Turner  
Imelda Vautour and Bruce Brimacombe  
Kaming Wong



If you would like to be part of the Gifts for Life Society call Hélène Ouellette at 860-2307.



## Did You Know?

RRSPs and RRFs are among the most highly taxed assets in your Estate. At your death, they are treated as if they had been cashed in all at once. After taxes, your beneficiaries may be left with as little as 50% of the total.

Making charitable gifts preserves the capital in these plans. Because you are making a charitable gift of the plan, 100% of the money goes to the charity. Plus the estate receives a charitable tax receipt for the entire value of the donation.



## Do You Need A Will Planning Guide?

If you would like us to send you a Will Planning Guide, please call or send us an email.

Hélène Ouellette  
VP, Development and Administration

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Hospital Foundation

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Friends  
FOUNDATION



## Circle of Friends

## Financial Planning Newsletter Confidential Response Card

Yes, I am interested in your invitation to consider membership in the Gifts for Life Society.

I have already made provision for a future gift to the Friends through a:

- Bequest
- Life insurance policy
- Other (please specify): \_\_\_\_\_

I would like information on:

- Bequests
- Life Insurance Policies
- Other: \_\_\_\_\_

Please contact me

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Please complete and forward this card to:

**The Friends of The Moncton Hospital Foundation Inc.**  
Attention: Hélène Ouellette, VP, Development and Administration  
135 MacBeath Avenue, Moncton, NB E1C 6Z8

Thank you for your interest!