

# Circle of Friends

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

## Grateful Patient Makes \$1 Million Donation To Hospital

*This Marks Foundation's Largest Outright Gift*

Ross MacNeill doesn't want the spotlight to shine on him and would prefer not to talk about his contributions to the Friends of The Moncton Hospital.

MacNeill, who turns 90 on March 1, would rather praise the medical staff at the hospital.

"They are all tops in my books," said MacNeill, who has been treated for heart issues and a stroke in recent years and a severe bowel blockage last fall.

"We're fortunate to have these people in Moncton," he added. "They are very professional and they know how to help people. I will always be grateful for what they have done for me."

MacNeill's gratitude was shown when he donated just **over \$1 million in listed securities** he and his wife Patsy had accumulated over many years.

"This has nothing to do with me," MacNeill said. "I figure if it helps their cause, it's something I want to do. I've heard a lot about the good work they have done and I hope this helps them out."

MacNeill grew up in Amherst, where he delivered newspapers as a schoolboy. He made 210 deliveries every week and earned a penny for each.

He looked to make money any way he could – from shooting pool to working as a caddy at the golf club. MacNeill also worked in the oil fields before spending a year at Mount Allison University in Sackville.

Following that, MacNeill landed a job with Household Finance and travelled throughout Atlantic Canada to collect on overdue loans.

"I learned a lot," he noted. "I never understood people who borrowed money and never intended on paying it back."

"In my life, I never spent money I didn't have. That's how I was able to save as much as I did. There's only one secret – spend less than you make."

MacNeill wound up moving to Moncton in 1962 and established his own bill collecting business – Credit-Aid Ltd. It remains in name only today, but is not active.

He and his wife "Pat", a Moncton native, have been



Ross MacNeill

married 62 years and they have two daughters – one in Scoudouc and one in Surrey, B.C.

"I worked hard every day and it was probably 11 hours a day and seven days a week, but I was able to make a good life for myself and my family," MacNeill said.

"Through the hard work, I was able to save money. We only spent about 25 per cent of what I made on the job and the rest we saved."

MacNeill was inspired by the generosity shown by American financial giants Warren Buffett and Bill Gates, who are known for donating billions of dollars to various charities.

MacNeill said Doctors Serge Melanson and Bharathi Raja Chinnathurai have also inspired him.

"These are two amazing doctors who made an impact on my life. I hope I can help them and the other doctors at The Moncton Hospital make a difference in the lives of others like they made a difference in my life."

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

*The Vaughan and Ruth Adair Endowment Fund*

*The Alward Family Endowment Fund*

*The Elizabeth Bannon Endowed Fund*

*The Thomas and Ruth Barnes Memorial Fund*

*The Gilbert Bowness Endowment Fund*

*The William and Joanne Comeau Endowment Fund*

*The J.J. Dunphy Family Endowment Fund*

*The Esther and Isadore Fine Endowment Fund*

*The Bud and Betty Fogarty Endowment Fund*

*The Jim and Helen Gibson Endowment Fund*

*The John and Shirley Hawryluk Endowment Fund*

*The Charles and Vicki Lawson Family Endowment Fund*

*The Reginald Ligouri and Terry M.B. LeBlanc Endowment*

*The Imelda Leger Endowment Fund*

*The Anne MacBeath Endowment Fund*

*The Ronald E. and Marguerite (Peg) MacBeath Endowment*

*The Dr. Donald MacLellan Medical Education and Research Fund*

*The Robert and Margaret MacQuade Endowment Fund*

*The Jack Madden Endowment Fund*

*The Gloria (Corkum) McDonald Endowment Fund*

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

*The Patrick and Ethel Murray Endowment Fund*

*The Everett and Kathleen Petley Named Endowment*

*The Dr. Al and Debbie Prescott Endowment Fund*

*The Carol and George Proctor Endowment Fund*

*The Provincial Chapter of NB IODE Endowment Fund*

*The William(Bill) and Thyra Quartermain Endowment Fund*

*The Linda Saunders Endowment Fund*

*The Audrey and William Sawdon Endowment Fund*

*The Rebecca Schofield Endowment Fund*

*The Willa Sealy Endowment Fund*

*The Robert and Minnie (Beals) Sowerby Endowment Fund*

*The Cy and Nancy Stein and Family Endowment Fund*

*The Laura Jean Stevens Endowment Fund*

*The St-Hubert Endowment Fund*

*The Corey and Leah Trenholme Endowment Fund*

*The Honorable Mr. Justice Robert L. Tuck Endowment*

*The Lynn Whalen Memorial Endowment Fund*

*The Katherine Wright Angel Fund Endowment*



## 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.

## Susan's Donations Come From The Heart

*Listed Securities are a Great Gift Option*

Susan Clarke's gifts to the Friends of The Moncton Hospital come from her heart and are intensely emotional.

Clarke, who has been a financial advisor to the Friends for about 15 years, has contributed generously to help fund improvements in the hospital's psychiatric inpatient unit.

Her mother – Diane Wood – was a nurse at the hospital for more than 25 years and most of that was spent diligently working with psychiatric patients. Clarke also has a brother who has struggled with mental health issues.

"My focus," Clarke said, "is based on enhancing the patient's experience in the hospital.

Work done on the outdoor green space off the psychiatric inpatient unit has created a better atmosphere for the patients and the staff," she continued. "It's a success story and I was happy to help with that project."

Clarke, Vice President and Wealth Advisor with RBC Wealth Management/RBC Dominion Securities in Moncton, wants to share her experience.

As part of the Friends of The Moncton Hospital's capital campaign, Clarke made a five year commitment to donate using her Royal Bank shares. It is much more beneficial to donate securities to the Friends as opposed to selling them and donating the cash. This avoids the capital gains tax and a receipt for the full amount of the donation can be used for tax purposes.

"I realized that I had a civic duty to do whatever I can to help the Friends of The Moncton Hospital and I was able to assist in the recovery of patients in a very special unit," Clarke noted.

She encourages others to do the same. The Friends of The Moncton Hospital has an easy process in place to receive gifts of listed securities. The donations are tax deductible and donors benefit from a charitable tax credit.

"It's a growing trend and more people are becoming aware of it," said Clarke, who has worked with RBC since 1991. "It can be arranged through any financial institution."

Donations from securities can be made at any time during your lifetime or through your will. There are also advantages to corporations for making this type of donation.

Susan mentioned "when donating through your will be specific and list the charity information in detail. If you have a specific purpose you wish to donate to you should discuss this with the charity in advance so they can receive the funds for the purpose you intended. Your will should provide direction to the executor to ensure your donation is used in the most tax effective way possible."

"Give the executor the power to direct the money to the place you chose it to go," she added. "The Friends of The Moncton Hospital has to be listed as a beneficiary."

"I would encourage everyone to donate in any way they can."

As always, we strongly recommend you seek professional advice to make certain your financial goals are considered, your tax situation is reviewed, and your planned gift is tailored to your circumstances.



Susan Clarke

## Dynamic Moncton Couple Establishes Memorial Fund to Support Pediatrics

Peter Grainger hesitates for a couple of seconds then comes up with the best way to describe Ruth and Tom Barnes.

"They were kind people who were great listeners," said Grainger, who serves as the executor to the Barnes estate.

"They might have known a lot of prominent people and travelled all over, but their greatest joy was listening to other people," he continued.

"They loved to have people visit them at their home in Moncton's west end and tell them their stories – big and small. They were great listeners who listened to everyone."

It is with those traits of compassion and empathy and desire to always learn more that the couple established the **Ruth and Tom Barnes Memorial Fund**, as a key component of their wills.

Ruth was the proprietor of the Ruth Barnes Modelling Agency from 1966-2013. She co-ordinated fashion shows, advertising ventures and served as a mentor for thousands of young women. And in 2013, she was presented with the YWCA's Women of Distinction Award.

Ruth, 95, died in 2019. About a year later, Tom, 94, died at the Veterans Health Centre in Moncton.

Tom was an acclaimed photographer, who worked with his wife at the modelling agency. He was renowned for portrait work and he photographed countless weddings in southeastern New Brunswick. Tom had also served as president of the Albert County Historical Society.

"They were a dynamic couple because they were so vibrant in the community," said Pat Guitard, a long-time friend who held power of attorney for Ruth and Tom.

"They were life-long learners who always had kind words for others," Guitard said. "They wanted to learn from others while enriching the lives of others as well."

Money raised by the Memorial Fund, set up by the Friends of The Moncton Hospital, is used to support pediatric services at the hospital. Their daughter Jennifer was just nine years-old when she died of a rare bone disease.



Tom and Ruth Barnes

"It was disheartening for Ruth, which is why she dedicated much of her work to young children after Jennifer's passing," Guitard said.

Grainger said the Memorial Fund is a fitting legacy for Ruth and Tom.

"They were not extravagant people," he said. "They were subtle and kind. They were people who cared for others and their presence will be felt in the community for many years to come."

## A Gift in Your Will

By leaving a Gift in Your Will (bequest) to the Friends of The Moncton Hospital, you will continue to care for the health of your community, long after you are gone.

Besides the opportunity to help save lives, there are other benefits to leaving a Gift in Your Will:

- Your gift will not affect your cash flow today.
- Your gift is considered a charitable donation and your estate will receive a tax credit that your executor may use to offset income taxes owing on your income tax return.
- Your gift can be designated to any area within The Moncton Hospital.

Leaving a Gift in Your Will shows you support what matters most: the health of your community and the health of your loved ones.

For more information on how you can leave a legacy visit [FriendsFoundation.ca/LeaveALegacy](https://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  
 Eleanor Bourque  
 Dr. Amy Brennan and Dr. Angus MacDonald  
 Bruce Brimacombe and Imelda Vautour  
 Bob and Paulette Buzzell  
 Jean-Jacques 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  
 John and Shirley Howatt  
 Charles and Vicki Lawson  
 Laura Leighton  
 Donna and Marks Lockhart  
 Angus and Gloria McDonald  
 Doug and Gloria MacDonald  
 Retus and Mary MacFayden  
 Alan and Debbie MacLellan  
 Alberta MacLellan  
 Robert and Margaret MacQuade  
 Diane (Horsman) and Leigh Manning  
 Cheryl and Donald McCabe  
 Lorna and Blair McConnell  
 Bill McRae  
 Doris Methot  
 Jean and John Neilson  
 Hélène Ouellette and Bill Porter  
 Dr. Al and Debbie Prescott  
 Calvin and Rose-Ann Quinn  
 Ken and Linda Saunders  
 Lois Scott and Mark Rooney  
 Harris and Barbara Tait  
 Julie and Roland Thebeau  
 Greg and Claudette Turner  
 Deborah Watling  
 Kathy and Darrell Weir  
 Kaming Wong

The Gifts for Life Society is a select group of donors who have remembered the Foundation in their will and have advised us of their plans. The Foundation has been privileged to be named in the estates of many caring individuals.

We would love to hear from you!

**Friends of The Moncton Hospital Foundation**  
 135 MacBeath Avenue,  
 Moncton NB, E1C 6Z8



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 Hélène.Ouellette@HorizonNB.ca  
 FriendsFoundation.ca



# Endowment Honours Lynn's Wishes

Lynn Whalen's greatest joy and passion in life was becoming a mother to her three beautiful children. With the creation of the **Lynn Whalen Memorial Endowment Fund**, her legacy will live on long after her death.

Lynn's husband, Bill Whalen, says his wife of 36 years and mother of their three adult children — Katie, Matthew and Julia — died in January, three years after being diagnosed with ovarian cancer. She was 64.

"She was the rock of our family, and we want to ensure her legacy and love for children lives on," Bill said.

The endowment fund will support new mothers and their babies who need a little extra help while they are at The Moncton Hospital. The fund will be used, for example, to purchase special medications not covered by healthcare, cab fares, and support for longer stays.

Lynn, a former X-ray technician at The Moncton Hospital, and her family were immensely grateful for the exceptional care she received — in particular in the Oncology and Palliative Care Units and the Dr. Sheldon H. Rubin Oncology Clinic.

"During the most difficult time of our lives, staff at The Moncton Hospital made Lynn and our family feel supported and cared for," Bill said. "We'll never forget that."

To donate, visit [FriendsFoundation.ca/Donate](http://FriendsFoundation.ca/Donate) and choose *Lynn Whalen Memorial Endowment Fund* in the dropdown box.

**For more information on creating a named endowment, call Hélène Ouellette at (506) 860-2307.**



The Whalen Family



## 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.**  
 135 MacBeath Avenue, Moncton, NB E1C 6Z8

Thank you for your interest!