

Our Way of Saying Thank You!

Named after TEGH's founder, the Joseph H. Harris Society is our way of thanking you for helping us transform the future TODAY. It's an honorary society comprised of individuals who have made a commitment to leave a planned gift (bequest, life insurance, RRSP or RRIF) to the Toronto East General Hospital Foundation.

We invite you to become a member of the Joseph H. Harris Society and enjoy the fellowship of other visionaries who are committed to ensuring that the essential life-saving and award-winning work at TEGH will continue for generations to come. With your permission, we will honour you by including your name in Foundation publications and on the Joseph H. Harris Society Membership Roll, which is located in the Hospital. You will also be invited to special donor events each year, allowing you to meet other members of The Society and learn more about the latest medical advances at Toronto East General Hospital.



Joseph H. Harris Society Luncheon Fall 2012

Please let us know if you have included the Toronto East General Hospital Foundation in your Will. The amount and type of your gift is always confidential and if you prefer, you may remain anonymous.

Joseph H. Harris Society Membership

We gratefully acknowledge the generosity of the following individuals who through their visionary philanthropy are committed to ensuring that the essential lifesaving work of TEGH will continue for generations to come.

Frederick, Milka and Cynthia Antonopoulos	Minnie and Edith Firth	Jill Robertson
Bill Bahen	Joan Fralick	Mrs. Freda Rout
Andrea Baynton Class of 1969 Nursing	Edrienne Faith Gale	Florence Rundle
J. Edna Beange	Mary L. Harris	In Memory of James Stark
Dr. M. Barbara Berner	Brian & Betsy Jones	Ann D. Sutton
Susannah Biggs	Walter and Dilys Jones	Gordon Swayze
Willis and Elsie Blair	Mr. & Mrs. Saul and Myrna Korman	Teresa E. Vasilopoulos
Dawn and Bob Cattle	Tim and Jane Marlatt	In memory of my late wife Lilyan and
Margaret Chambers	Sydney and Yvonne McMorran	In honour of Dr. Lawrence Weisbrod
Dorothy May Cobb	Susan and Paul Moffatt	Mrs. Helen M. Wilson
Brian and Diane Coggins	Paul Prevost and Barbara Morgan	Joan Woolever
Nora Curran	Norma (Lamkin) Nicholson	Jean A. Wray
Susan Debono	Robin E. Parmeter	Lam and Mary Young
Mrs. Dorothy Dilworth	Andreas & Ioanna Panayides (Payne)	Clayton and Margaret Young
	Aileen A. A. Pollock	

We would also like to acknowledge those donors who would like to remain Anonymous.

All gifts – whatever their size – are important and valued. It doesn't have to take a lot to make a real and lasting difference.

If you have any questions or need any further information please contact Debbie Owen our Planned Giving Officer at (416) 469-6580 ext. 2161 or by email at dowen@tegh.on.ca

TEGH Foundation:

Room A-128, 825 Coxwell Avenue, Toronto, ON M4C 3E7 Tel: (416) 469-6003 Fax: (416) 469-6605
Charitable Registration Number: BN 11925 9448 RR0001

This newsletter is intended to provide general information and ideas on gift planning and is not intended to replace legal or tax advice. We encourage donors to consult with their legal and/or tax advisors before finalizing their gift to TEGH.

Join us on Twitter @EastGeneral and Facebook.com/TorontoEastGeneral



"There has always been an earthy sense of family in the service to Toronto East General." - Ted Rogers

Transform the Future TODAY

A newsletter about planned giving to Toronto East General Hospital

As a child, Ted Rogers, who grew up in Toronto's east end, would ride his bike around the farmland that was to become the site of Toronto East General Hospital. When he passed away this past June in his 100th year, Ted left family and friends with indelible memories of a true gentleman and left a lasting legacy to Toronto East General Hospital and to our community.

The late Ted Rogers—a steadfast supporter of our hospital for close to half a century—exemplified how one person can have a profound impact, throughout his lifetime and beyond.

Taking on the responsibilities as head of the household at 16 after the untimely death of his father, Ted followed his father's footsteps and became a teacher. Soon, his interest in the law inspired a career change and Ted graduated from Osgoode Hall Law School in 1942.

Ted married his high school sweetheart, Fern Violet Hill. During their 71 years of marriage, Fern and Ted were best friends; their dedication to each other and to their two children, three grandchildren and three great-grandchildren is legendary.

During that same week following graduation, Ted took up the call to serve his country. After the war, he returned to Toronto, joining a small law firm at Greenwood and Danforth, which soon expanded and moved to Yonge and Bloor. Ted retired some 25 years later as senior partner with Rogers, Smith, Dick and Thomson.

A man of seemingly boundless energy, Ted contributed his time and remarkable talents to a number of philanthropic and educational organizations, which benefited from his guidance and wise counsel, and was active citywide in social planning and housing issues.

Exhibiting his strong sense of giving back to community, Ted first became involved with TEGH in 1967. As both a Governor of the Hospital and one of the first Directors of the TEGH Foundation, he provided exceptional leadership, expert advice and extraordinary common



Fern and Ted Rogers

This issue:

Gift of Stock and Security

New: First-Time Donor's Super Credit

Life Insurance: Allowing You to Multiply Your Generosity

Bequest Wording



(Continued from page 1)

sense to numerous committees and his fellow Board members. Ted was an Honorary Life Member of both Boards and continued to make invaluable contributions as an ambassador for the hospital.

We are deeply grateful to have been the recipient of Ted Rogers' dedicated support and commitment and honoured him as one of our "Heroes" in 2008. In Ted's usual unassuming fashion, he said, "Any contribution and service Fern and I have donated to this outstanding hospital has been a labour of love and friendship. There has always been an earthy sense of family in the service to Toronto East General."

A regular member of our volunteer "Thank-a-Thon" team, Ted frequently called donors to thank them for their donations. On more than a few occasions – displaying his hallmark sense of humour – he would joke with donors saying, "This is the 'other Ted Rogers'."

Always wanting to do more, Ted and Fern made the decision to leave a gift in Ted's Will to Toronto East General Hospital. This gift was designated in part to support Cardiology, an area Ted said was always, "close to their hearts". He explained, "I had the benefit of being a patient of the simply wonderful cardiologist, Dr. Bentley-Taylor to whom I am indebted for many years of extended life." Ted hoped, with his gift, to enhance the opportunities for others to continue to benefit from TEGH's world-class, patient-focused cardiac care.

Teresa Vasilopoulos, president of the TEGH Foundation said, "Ted was one of the very special faces of TEGH. This hospital stands as a testament to the power of community – to the compassion, dedication and foresight of individuals like Ted Rogers. His estate gift will play a pivotal role in strengthening the future of patient care and his generosity of spirit will continue in perpetuity."

Visit our website at foundation.tegh.on.ca to learn more about planned giving to Toronto East General Hospital.



Gift of Stock & Security

At this time of year many people start to think about making or topping up their donations to Toronto East General Hospital. A great way to do this is through the use of publicly traded stocks, bonds or mutual funds.

Since 2006 when the Federal Government changed tax rules, even more tax relief is available for securities that have appreciated in value. If you have publicly traded stocks, bonds or mutual funds that have increased in value since you purchased them, you will be taxed at the rate of 23% on the capital gain when you sell them. However, if you donate the securities directly to the Toronto East General Hospital Foundation, the tax rate on the capital gain is reduced to 0%. You will also receive a charitable tax receipt for the fair market value of the securities. This will offset most or all of the taxes for the donation. Any unused amount from the charitable receipt can be claimed over the next five years.

Increasingly, people who make stock donations to our hospital are annual donors, people like you, who often donate a few hundred dollars a year but want to do more. By donating securities directly to TEGH, you can leverage your giving for greater impact while minimizing the tax implications. Size does not matter – even a few thousand dollars can make a significant difference!

We welcome the opportunity to meet with you and your advisors to discuss your stock, bond or mutual fund giving options.

Please contact Teresa Vasilopoulos, Foundation President at 416-469-6237 or by email at tvasi@tegh.on.ca



Bequest Wording

Simple language for including a gift in your Will to the Toronto East General Hospital Foundation.

• **A Specific Gift** permits you to direct your gift to the area of greatest need.

"I give, devise and bequeath to the Toronto East General Hospital Foundation the sum of \$_____ to be used to support the Hospital's areas of greatest need."

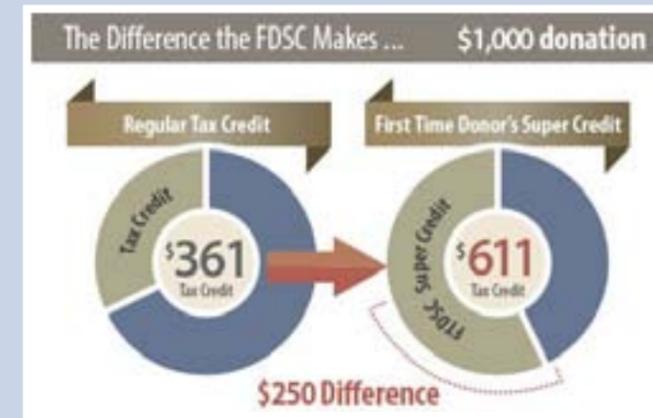
• **A Residual Bequest** designates whatever remains of your estate after all debts, taxes, expenses, and all other bequests to your beneficiaries have been fulfilled.

"I give, devise and bequeath to the Toronto East General Hospital Foundation _____ (all) or _____ % (a percentage) of the rest, residue, and remainder of my estate."

NEW: First-Time Donor's Super Credit

Did you know that retroactive to donations made on or after March 21, 2013, the First-Time Donor's Super Credit (FDSC) is an enhancement of the standard charitable donations tax credit. Eligible tax filers include those using the charitable donations tax credit for the first time. Donors who have not claimed the standard charitable donations tax credit in the five preceding tax years are also able to claim this enhanced charitable donations tax credit as are donors with a spouse or common-law partner where neither has claimed the standard charitable donations tax credit in the five preceding tax years.

Under the FDSC, the federal credit for charitable donations is increased by an additional 25 per cent on all donations claimed up to a total of \$1,000. In Ontario a \$1,000 donation total would qualify for a \$611 tax credit. The FDSC is limited to donations of money (not property or stock). It can be split among spouses and common-law partners up to a total of \$1,000 worth of charitable donations. The Super Credit begins in the 2013 taxation year and currently will expire with the 2017 tax year.



Please help us harness the Power of Community by taking advantage of this tax saving opportunity and donating to TEGH. Consider sharing this information with your family and friends.

For more information please visit the Revenue Canada website at <http://www.cra-arc.gc.ca/gncy/bdgt/2013/qa01-eng.html> or contact the Foundation Office.

Life Insurance: Allowing You to Multiply Your Generosity

An individual Life Insurance Policy can do more than provide protection and financial security for you and your loved ones.

A current Life Insurance Policy, or a new one for which you apply, can provide you with a way to multiply your generosity to TEGH and make a much larger gift than you thought possible.

Here are some benefits of making a gift to TEGH using Life Insurance:

- **Flexible and Affordable** – you can customize the way you use a Life Insurance Policy depending on your financial situation. Gifts of life insurance can be especially attractive for individuals aged 30-65.
- **Secure** – the proceeds of your Life Insurance Policy cannot be contested, taxed or claimed by creditors.
- **Tax Advantages Now** – a charitable receipt is issued for individual premiums paid or for the net cash surrender value of a Life Insurance Policy when ownership is transferred to TEGH.
- **Tax Advantages for your Estate** – if TEGH is named beneficiary of an individual Life Insurance Policy, your Estate will receive a charitable receipt when the proceeds are paid. This can significantly reduce taxes on your Estate and will also reduce estate probate fees.

There are three popular ways to make a gift to TEGH of Life Insurance.

1. Donate a fully paid-up individual Life Insurance Policy you no longer need by designating Toronto East General Hospital Foundation (our legal name) as the new irrevocable owner and beneficiary of the Policy. You will receive an immediate charitable tax receipt for the net cash surrender value and for any subsequent premiums you pay.
2. Purchase a new Life Insurance Policy and name TEGH Foundation as the irrevocable owner and beneficiary. You will receive a charitable tax receipt for the premiums you pay to maintain the Policy.
3. Name TEGH Foundation as the beneficiary of a Life Insurance Policy. When the proceeds of the Policy are paid, your Estate will receive a charitable tax receipt for the full value of your gift.