



Planning to Give

News from the Thunder Bay Regional Health Sciences Foundation

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Anne's Gift Advances Cardiac Care

by Heather Vita

Back in the late 1990's Anne Pelto had a heart attack and was treated at the Thunder Bay Regional Health Sciences Centre. The care she received made an impression upon her as Anne, through her Will, made a Bequest of \$141,332 to the Foundation's Northern Cardiac Fund.

"She recalled that the nurses were very nice and compassionate," said Glenn Pelto, Anne's son. When told of Anne's passing, many of the nurses on the unit on which she was cared for remembered her.

Anne grew up in Canada and met her husband, Paavo, through mutual friends while curling. Together they had two children, Glenn and Kathy. Glenn recalled that his parents very much enjoyed the outdoors (they had a camp) and liked to garden and fish. "They grew most of their own vegetables and prepared their own food. Many of their values were informed by the Depression."

"Mom made the decision to give to the Northern Cardiac Fund on her own," he said. "She was always a spirited and independent woman and this was something that meant a lot to her. Many of her siblings also passed away from heart disease. She wanted her gift to go to an organization where it would be used effectively to save lives."

Donations to the Thunder Bay Regional Health Sciences Foundation's Northern Cardiac Fund supports life-saving equipment used in our cardiac programs. Anne's gift will support areas like angioplasty, cardiac rehabilitation, and more. To learn more about how your Will can be a gift, please contact Terri Hrkac, Director, Major and Gift Planning at (807) 684-7109.



Anne and Paavo Pelto enjoying a night on the town. Anne left a Bequest in her Will of \$141,332 to the Foundation's Northern Cardiac Fund to ensure others have access to the same type of life-saving treatment as she did.



**Northern
Cardiac Fund**

Thunder Bay Regional
Health Sciences Foundation

Top 5 Things You Can Do Today To Leave A Legacy

1. Prepare a Will.
2. Leave a gift in your Will for a charitable organization that makes a difference in your life.
3. Leave a specific dollar amount or a percentage of your assets to a charitable organization.
4. Consider using assets for your legacy gift.
5. Name a charity as a beneficiary of your RRSP, RRIF or pension plan.

Welcome to Estate Planning in the 21st Century: Your Afterlife in a Digital Age



If you are like many people, you may be using the web. Perhaps you do your banking online and communicate with friends and family through e-mail. You may also spend time on social media accounts such as LinkedIn, Facebook and Twitter. Your photos and music collection are likely stored online or on some hand-held device. What will happen to all these accounts when you die?

Today, the family photo album or the shoe box full of snapshots is more likely to be stored on a computer hard drive than printed on hard copy. Who will inherit your digital photo album? What will happen to your e-mail, social media and digital currency accounts?

The key new issue is: will your executor know of their existence and where to find them?

Welcome to estate planning in the 21st century... digital estate planning. Given the fact that digital estate

law is still evolving, easing the burden of the digital estate administration task on your executor is more critical than ever. Their role is made more complex by having to manage not only your traditional tangible assets like a house, vacation property and heirlooms, but they now have to go through your computers, tablets and smart phones to secure, protect and distribute your digital assets.

It is important to ensure that your executor is aware of the existence of your online assets, that they know how to access them and how you would like these digital assets to be distributed to your heirs, and even deleted or memorialized [e.g. Facebook account]. Your legal advisor can provide guidance on how to provide your executor this information for when they will need to act on your behalf while conforming to privacy laws of the online service providers today. Finally, make sure that your executor is tech savvy to look after the demand of administering digital property.

by Diane C. Mehagan
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Digital assets to consider including in your estate inventory before consulting with your legal advisor:

- Computers, tablets, smart phones
- Financial accounts - banking, investments brokerage
- Social media accounts - Facebook, Twitter LinkedIn
- Automatic bill payments - with whom is it set-up
- Photos [e.g. Flickr, Instagram]
- Music [e.g. iTunes]
- Digital currency [e.g. PayPal]
- Loyalty points [e.g. Air Miles]
- Domain names
- Online business
- Blogs



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