



# Heritage



## Joanna Estelle's Legacy of Lifelong Learning Helping the Musical Fortunes of Others

By Jennifer Thomas in collaboration with Joanna Estelle



Joanna Estelle

**T**he critically acclaimed Canadian composer, lyricist and arranger, Joanna Estelle, arranges and orchestrates music for performance and recording for artists and choirs, both in Canada and internationally.

Fascinated with music since her childhood, the young Joanna listened to the great composers and spent hours reading about their lives. She also studied classical piano and basic theory with the Royal Conservatory of Music (Toronto) as a young person. However, her family did not regard music as a viable career. Joanna graduated from Brock University in 1972 in Psychology and English before studying management accounting.

Joanna's enthusiasm for music and composition never waned. While building a successful professional career in the federal public service, she channelled her creative energies into

musical composition and pursued part-time private studies in modern piano, advanced theory and arranging.

Joanna's many accomplishments include a performance of her choral works by the Cantata Singers of Ottawa, the Ottawa Bach Choir and the UNISONG 2004 massed choir. She wrote a piece for an operatic recital that was performed in London, England. As well, her music has played at an international carillon festival in Barcelona, Spain, and many times on Parliament Hill courtesy of the Dominion Carillonneur. She also worked with Broadway composer, David Horne, to orchestrate and prepare a concert band arrangement of her choral piece *Canada Forever Free*, which the Canadian Forces Band of the Ceremonial Guard premiered in August 2007 at the Canadian War Museum.

Joanna attributes her success to a genuine love of music, a dedication to quality, the support of people who believe in her natural talent and sheer perseverance. "Music has been my faithful companion since childhood. The piano is a devoted friend and is always there when I need it, no matter how much time passes between encounters."

Joanna continues to challenge herself. Currently enrolled part-time at the University of Ottawa as a special student in the Department of Music, she studies under composer and pianist, Professor Steven Gellman. She will complete her undergraduate degree in one year. (cont'd p.2)

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Greatly influenced by the mentorship of Professor Gellman and the unwavering support of staff in the music department, Joanna finds that their encouragement pushes her to explore different musical genres, broaden her musical outlook and fuel her already rich imagination. Upon graduation, she plans to return to southern Ontario to care for her mother and pursue a graduate degree in music at York University, in Toronto.

Joanna immensely enjoys her time as a student at the Department of Music and decided to *give back* to the University of Ottawa in a meaningful way by making a bequest of life insurance to the University, establishing the *Joanna Estelle Commemorative Scholarship Fund*. The scholarship will be awarded every year to a Canadian woman composer studying musical composition. This generous gesture illustrates Joanna's desire to encourage other talented women to enjoy the opportunities offered by the University and to make their voices heard.

She believes that music plays an important role in people's lives. "Being a composer is like being a small pebble that the universe throws into a still pond to create ripples. Writing music is an opportunity to intimately express one's true self at a deep level." By establishing this scholarship, Joanna encourages other women to be uplifted and inspired through music and shows how one person can influence culture and education in a concrete, positive way to make the world a better place for everyone.

You too can leave a legacy that will have a positive and lasting impact. Planned giving is a unique way in which to advance your own financial objectives while helping the University of Ottawa reach its educational goals. Planned gifts can include immediate donations of securities or deferred gifts like bequests or life insurance. The University's expert staff can guide you through examples of how different gift strategies could affect your income, tax situation, family and philanthropy. For more information, please contact **Marlene Scheel at 613-562-5800, ext. 3426 or at [mscheel@uOttawa.ca](mailto:mscheel@uOttawa.ca)**.

# Organizing your estate: Bring Peace of Mind to Those You Love

Article provided by Charles Brophy, CFP, RFP, CLU, CSA, Brophy Financial Planning  
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Recognizing the importance of organizing your estate is one of the most significant steps you can take in alleviating the emotional stress and financial burden of your family. With your wishes safely recorded, peace of mind is available for all.

What more can you do to show how much you care? Gathering and organizing your core estate documents will ensure your loved ones will easily find answers to important questions such as

- Who should be contacted in the event of an emergency?
- What are your final wishes and with whom have you pre-arranged your funeral?
- Where is the key to your safety deposit box and at which branch of what bank is the box located?
- Which lawyer, accountant, real estate agent, insurance broker or investment advisor best understands your estate and would be of greatest assistance to your family in their time of need?

Most people will admit that getting started on organizing their estate is generally why they fail to get it done. How do they pull all the information together and exactly what the information they should be pulling together in the first place?

In a nutshell, it is the following:

- Information about your funeral, will, powers of attorney and any trusts you may have set up;
- Legal certificates;
- Banking, credit card and investment information;
- Pension, insurance and real estate information;
- Details and wishes about personal property;
- Family, friend and business information.

Estate organization also affords you the opportunity to reflect upon the people and times that have meant the most to you in life and to record these thoughts in the privacy of your own journal as part of the legacy you leave your loved ones. It will probably become the most important thing you will leave those you love.

Your financial advisor can help you organize your estate, not only by providing assistance with your future financial needs but by guiding you in the many areas that will bring your family peace of mind when the time comes for them to handle your estate. Make it your goal to undertake this important activity. Ensuring that your wishes are documented and respected will bring peace of mind to your family and to you as well.

# Donating for Free *Is* Possible

Article provided by Derek King, BA, FCSI, CFP, CIM

Some investments seem tailor-made for charitable giving. Flow-through Shares are one of those investments. In a nutshell, a Flow-through Share is like a mutual fund of mining and/or oil and gas shares, where the government gives you tax incentives to invest in them.

Flow-through Shares do not exist to circumvent tax rules or take advantage of “loopholes.” They were explicitly created by government policy and they are effected through specific provisions within the *Income Tax Act*.

Flow-through investments exist in part because they help the government achieve a specific policy objective, that is, financing the exploration and development of Canada’s natural resources. They have been an important tax planning tool for Canadians since the 1950s.

As of the budget in May 2006, it is much easier and tax efficient for gifts to be given “in kind.” This means that donations in the form of shares, or property, are exempt from capital gains tax — a huge advantage to the donor over selling the shares or property then donating the cash. Mutual fund units that eventually result from maturing Flow-through Shares typically have a cost deemed to be zero dollars (as the tax deductions are so substantial).

If they are sold, the full value of the units is deemed to be a capital gain (half of which is taxable) but if these units were donated, this tax would not be owed — a win-win for both the donor and the charity.

You should be aware of this strategy as it may drastically improve your tax situation. Let’s look at an example of a cash donation versus a donation of mutual fund units that have rolled over from a Flow-through Limited Partnership.

If you donate \$10,000 of cash to a charity, you save approximately \$4,640, using the top marginal tax rate in Ontario. In other words, it has cost you \$5,360 to donate that \$10,000.

Using that same \$10,000 example to purchase a Mining Flow-through Limited Partnership and then donate the mutual fund units, you get three tax breaks. In the first year, you receive a \$4,640 tax savings and a 15 per cent Federal Tax Credit or \$1,500.

Unfortunately, you must pay approximately \$696 in tax on this credit, but all in all, you save \$804.

When the Flow-through LP eventually rolls over to a mutual fund within two years of the purchase, you donate the mutual fund units and get another \$4,640 tax savings, assuming the value of the investment has remained unchanged. The total of the tax savings equals approximately \$10,084; \$84 more than your original \$10,000 purchase!

So what have you accomplished? Well, you have donated \$10,000 to your favourite charities and it essentially has not cost you a cent. On the other hand, the cash donation has cost the donor approximately \$5,360. Quite a difference! For the charity and/or foundation, this creates some obvious planning strategies. For the donor, well, who wouldn’t like to donate for free? It is possible.

Derek King, BA, FCSI, CFP, CIM is an Investment Advisor and Financial Planner at BMO Nesbitt Burns. He can be reached at 613-562-6493 or [www.derekking.ca](http://www.derekking.ca).



## Become a Member of the Heritage Circle

If you have included the University of Ottawa in your estate plans through a bequest or deferred gift, you are entitled to membership in the Heritage Circle. Membership privileges include a special certificate, complimentary passes to campus activities and Tabaret Society events, to add your name to the Heritage Club, contact the **Gift Planning Office, University of Ottawa**.

## Planned Giving 2007-2008 Seminar Series

The Gift Planning Office continues to present a series of seminars in Spring 2008.

### Please join us at one of the remaining seminars:

Wednesday, May 14 **10 a.m. – noon**  
**Tax Effective Strategies for Donating to Your Favorite Charities – An Emphasis on Flow-through Shares** will be presented by Derek King, Investment Advisor and Financial Planner of BMO Nesbitt Burns. This will cover the ins and outs of passing your investments on to your heirs through the use of shares and stocks. This will be held at the RA Centre on Riverside Drive.

Wednesday, June 4 **10 a.m. – noon**  
**Travel and Health Insurance** will be the topic of a presentation by Shawn McCord and Bonita Oliver of Johnson, Inc. Sylvie Laframboise, also of Johnson Inc., will be available for discussion in French. The venue for this seminar is the RA Centre on Riverside Drive.

To register, or if there are other topics you would like to learn more about, please let us know by calling **613-562-5800, ext. 3440.**

## Pack Your Bags!

We would like to inform you that, as uOttawa alumni, you now have access to a comprehensive travel insurance plan, designed with you in mind! Whatever your travel needs — whether you are a snowbird spending six months in Florida each year, a back-packer touring Europe for the first time or a package-tour subscriber — the MEDOC® Travel Insurance Plan is right for you.

**MEDOC® Travel Insurance** provides you with reliable coverage at great competitive rates including

- ✓ Choice of three plan designs;
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  - 35-Day Annual Base Plan allows for multiple trips, up to 35 days each in duration
  - Supplemental Plan coverage for single trips longer than 35 days
- ✓ Up to \$5,000,000 Emergency Medical coverage;
- ✓ Up to \$4,000 of Trip Cancellation/Interruption coverage included at no extra charge;
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## Celebrating the Season

On December 6, 2007, the Heritage Circle Brunch was held at the Residence Hall for our members and their friends and family. Following the brunch, many attended the annual performance of **A Musical Offering for Christmas**. It was a wonderful way to start the holiday season.



## 2009 Travel Program

The Alumni Relations Office is pleased to present the 2009 edition of its Travel Program. Join us and discover the wonders of the Galapagos Islands, the beauty of Tuscany, the azure waters of Tahiti and French Polynesia, and much more. For information, contact the Alumni Relations Office at **1-800-465-1888** or visit our website at **www.uOttawa.ca/alumni.**

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