

**"Hope [for a cure] is real.
We have to participate."**

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For Marie-Josée, hope means research.

"I lived with MS for 10 years when there was no treatment. All through those years I contributed as a volunteer to various fund-raising campaigns. Then, one day, Bingo! A first treatment became available, then a second and a third. This made me realize how important it is to fund research and that all the small amounts donated by ordinary folks like us make a difference for me and for all the people who have been diagnosed with MS. In short, what is important is not the amount donated to the cause, but the act of giving!"

The idea of making a bequest occurred to Alain:

"For me it was obvious. After seeing to the welfare of our loved ones once we are no longer there to look after them, Marie-Josée and I discussed the percentage of our holdings that we want to bequeath to MS, a cause that is so important to us. **We want to continue our contribution to find a cure for MS. Hope is real. We have to participate.**"

To learn more about legacy giving – and help keep hope alive for Canadians with MS – visit us at www.mslegacy.ca

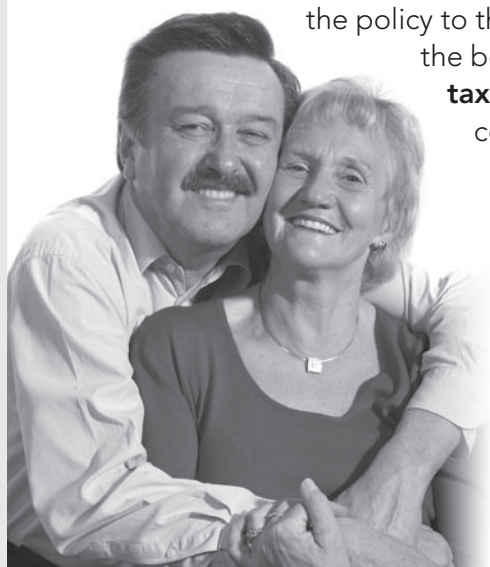
Help Ensure the Future of MS Research with a Gift of Life Insurance

At first, it might sound odd – how can a life insurance policy help fund MS research?

But the answer is simple. By donating an existing or new life insurance policy to the MS Society of Canada, you can make a substantial gift to help fund MS research and services at a minimal cost.

Perhaps you took out a policy years ago to cover a home mortgage that has now been paid off, or to protect children who are fully-grown and now able to care for themselves.

Did you know that you can transfer ownership of the policy to the MS Society of Canada making us the beneficiary – and **receive immediate tax relief** for any premiums that you continue to pay.



Many people aren't aware of all the advantages of life insurance donations. That's why the MS Society of Canada has developed a brochure that explains all benefits of such a generous gift. Simply check off *Gifts of Life Insurance* on your **Information Request Form** for more information.

Learn More from a Legacy Giving Representative

Sometimes the best way to explore your legacy giving options is to speak directly with a professional who understands your concerns and shares your passion for ending MS.

So please, give us a call! We're available to speak to you during normal business hours at 1-800-268-7582. Or you can email us at mslegacy@mssociety.ca.

If you'd prefer to meet with someone face to face, contact your local division office to have a Legacy Giving Representative pay you a visit. Or return your Information Request Form with your phone number and the best time to call to set up a meeting.

We look forward to speaking with you!

We love to hear from you!
Contact us: 1-800-268-7582
Email: mslegacy@mssociety.ca
Web: www.mslegacy.ca

MS Multiple Sclerosis Society of Canada

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A future free from MS is your legacy to give

Charitable Giving in a Difficult Economy

Here at the MS Society of Canada, we understand that the economic downturn has affected everyone. We are all tightening our belts, waiting to see when the economy will bounce back.

However, you don't have to let a slow economy stop you from supporting non-profit organizations that are close to your heart. Now is a perfect time to consider something called a legacy gift – a form of charitable giving that allows you **to make a gift to a charity in the future without substantially affecting your income today.**

There are dozens of ways to make a legacy gift, some more complex than others. One of the most popular and simplest forms is leaving a bequest in your will.

The Many Advantages of a Bequest

One of the great advantages of a bequest is the ability to know that you are helping the MS Society of Canada to end MS without touching the funds you need right now.

There are different ways to make a bequest to the MS Society of Canada, including:

- A specific bequest of a fixed amount of cash or a particular asset;
- A gift of a percentage of your entire estate;
- A contingent bequest that will take effect only in the event of the prior death of other named beneficiaries.

Remember, when making a bequest – **you must have a will that is up-to-date.**

Having a Will is More Important than Ever

The fact is, if you don't have a will, you lose control of your assets in the event of your death.

They could be sold under unfavorable conditions or your heirs may have to pay taxes that could have been avoided. A sizeable portion of the assets that you have worked all your life to acquire could be lost.

And yet, seven out of ten Canadians do not have a will!

That's why, whether you choose to make a legacy gift to the MS Society of Canada or not, we strongly urge you to ensure that you have a will.

If you already have a will, we urge you to make sure it is current. Many people go through major life changes such as illness, marriage, divorce, or children without changing their will to reflect their circumstances.

Did you know?
28% of Canadians say that they would consider making a charitable bequest, yet only 12% have left a bequest to charity in their will

Your Will and You: A Practical Guide

This easy-to-understand document, written by the MS Society of Canada, takes you through some of the considerations you'll want to keep in mind when drawing up an estate plan or will. Please

check the box on your **Information Request Form** to request *Your Will and You* or any of the helpful publications produced by the MS Society of Canada.

MS Multiple Sclerosis Society of Canada

Multiple Sclerosis Society of Canada
175 Bloor Street East
Suite 700, North Tower
Toronto, Ontario M4W 3R8



“Hope [for a cure] is real. We have to participate.”

Marie-Josée Comtois, Alain Boyte and their daughter Sarah are an inspiring family!

Marie-Josée has had MS for over 20 years and in spite of her illness, she has always remained very active. Over the years, she has contributed her time, energy and ideas to the Multiple Sclerosis Society of Canada as a member of the Quebec Division Board of Directors, and on the Client Services and Social Action Committee.

Supporting Marie-Josée in all her MS endeavours, her husband Alain does not hesitate to do his part. Not only is he a volunteer, he also supports the cause financially. One example is when he decided to make a significant donation to a project that was close to Marie-Josée’s heart: the MS summer camp. Created by the Quebec Division in 2007, this camp is offered free-of-charge to about thirty youngsters who have a parent with MS.

Support of the MS Society is a family affair as well. Sarah, Marie-Josée and Alain’s daughter, has attended the MS Society’s Espoir Famille Conference for several years, first as a participant and then as a group leader for the youth program.

(Continued on back page)

New Study Uncovers Direct Link Between Vitamin D and Multiple Sclerosis

A groundbreaking study – funded in large part by the MS Society of Canada – is leading to a greater understanding of the role that vitamin D plays in the development of multiple sclerosis.

The study has established a direct relationship between a common gene variant – known as DRB1*1501 – and vitamin D.

The researchers found that proteins activated by vitamin D in the body bind to a particular DNA sequence lying next to the DRB1*1501 variant, in effect switching the gene on.

“We have known for a long time that genes and environment determine MS risk,” says MS-funded researcher, Professor George Ebers, University of Oxford.

“Here we show that a possible environmental risk candidate – deficiency of vitamin D – and the main gene region are directly linked and interact.”

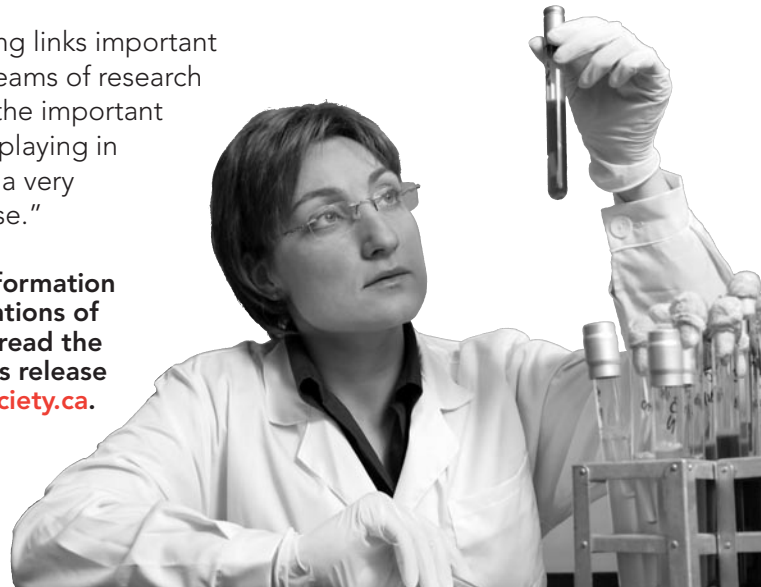
“Our study implies that taking vitamin D supplements during pregnancy and the early years may reduce the risk of a child developing MS in later life,” says co-author Dr. Sreeram Ramagopalan.

“This research represents an important development in our understanding of the cause of MS,” adds Dr. Paul O’Connor, National Scientific and Medical Advisor for the Multiple Sclerosis Society of Canada and a neurologist at St. Michael’s Hospital in Toronto.

“The evidence implicating vitamin D deficiency in MS susceptibility continues to mount,” Dr. O’Connor continues. “Vitamin D insufficiency is emerging as a key factor of MS in both children and adults.”

“This finding links important work in two streams of research and illustrates the important role Canada is playing in understanding a very complex disease.”

To get more information on the implications of this research, read the complete press release at www.mssociety.ca.



A Record of Fiscal Responsibility

Now, as always, you need to know that every dollar you donate to the MS Society of Canada is spent wisely and well.

The fact is, you can give to the MS Society with complete confidence. Here are a few reasons why:

- **The MS Society is highly efficient by necessity as we receive virtually no government funding.** We raise 96% of our revenue independently through personal and corporate donations. As such, we are careful stewards of all donations.
- More than 100,000 local volunteers and event participants give their time and money to the MS Society. Utilizing volunteer time and effort helps us stretch every dollar to its limit.
- A very high percentage – 85% specifically – of MS Society net revenue is devoted to program areas: MS research, services for people with MS and their families, MS clinics, social action, public education and chapter development.
- We abide by the highest standards available in Canada, adhering to the Association of Professional Fundraisers Code of Ethical Principles. The MS Society also passes, with no issue, routine audits by the Canada Revenue Agency (CRA) who oversee the charitable sector in this country.

We invite you to examine our record of fiscal responsibility by reading our audited financial statements.

To receive a copy, simply call us at 1-866-922-6065.

The most popular legacy gift option is through wills and bequests because it does not affect a donor’s current income.

Your Legacy Giving Options

Everyone who supports the MS Society is at a different stage of his or her life – and able to give at a different level.

Whatever your specific situation may be, we can help you find a legacy giving option that suits your circumstances. We’ve provided you with a description of the legacy gifts that are most commonly made by Canadians below.

If you’re ready to make a legacy gift, talk to your lawyer or financial advisor to determine what option is best for you.

And please, don’t hesitate to ask for more information. You’ll find a number of helpful brochures listed on the **Information Request Form**. Or ask a Legacy Giving expert for details.

- ☑ **Bequests.** A bequest is a gift that you make to a charitable organization through your will.
- ☑ **Life Insurance.** You can either give an existing policy or take out a new policy naming the charity as the beneficiary.
- ☑ **Shares or Securities.** Because of new Canadian tax laws, you can donate shares of stock or securities that have appreciated in value since their purchase and avoid capital gains tax.
- ☑ **Charitable Gift Annuities.** This type of gift allows you to receive income while giving a sum of money to a charity.
- ☑ **Residual Interest.** In this type of legacy gift, an item of value (such as property) is decided to the charitable organization, but the donor retains the use of this property for life or a term of years.
- ☑ **Charitable Remainder Trusts.** In a Charitable Remainder trust, you give an asset such as stocks, bonds, or real estate through a trust agreement.
- ☑ **RRSPs or RRIFs.** You can name a charity as a direct beneficiary for your RRSP, RRIF, or Canada Pension Assets and receive tax benefits as a result.