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Second in a series:

Making a legacy gift ... in midlife.



Life insurance donor Melanie Yach with her daughters.

You may be raising a family, building a successful career, or saving for retirement. But that does not necessarily put a legacy gift out of your reach.

In fact, some people with young children, like former Ontario Division Director Melanie Yach, use their decision to support the MS Society as a teaching tool for the entire family.

In addition to participating in MS Society fundraising events with her daughters, Melanie has also named the MS Society as the beneficiary of a small life insurance policy that she took out exclusively for that purpose.

"I considered many options but ultimately decided to purchase some additional life insurance payable to the MS Society on my death (at a very modest cost, I might add)," says Melanie. "It was the kind of gift that allowed me to balance my desire to benefit the MS Society with my responsibilities to my girls."

There are also ways to ensure that you can leave a legacy for tomorrow without affecting your income today. A simple way is through a charitable bequest.

Simply stated, charitable bequests are gifts made through your will to charity. A charitable bequest does not affect your current income, which makes it the ideal choice for many MS Society of Canada supporters.

In addition, a bequest to a charity can be made after you've taken care of your family and other loved ones. You can specify a dollar amount or a percentage of your estate after all your other requirements have been taken care of.

Of course, to leave a bequest, you must have a current will in place. We've included an article that explains why a will is so very important to your future, and under what circumstances you may want to update your will.

To get more details about any of the legacy options available to you in midlife, we invite you to call our legacy giving experts toll-free at: **1-800-268-7582**.

Or go to www.mslegacy.ca. Our website offers brochures to download, as well as will and life insurance planning worksheets.

Why EVERYONE needs a will

Whatever stage of life you're in, you've worked hard for the assets that you have accumulated. Those assets could include a home, stocks and bonds, a retirement account, or a simple savings account. It might even take into account jewelry, heirlooms, or antiques.

Whatever your assets may be, you deserve to have some say about where they end up after you pass on. That's why everyone needs a legal will. If you don't have a will your assets will be distributed according to a legal formula, which may mean your assets do not end up with the person you would have chosen.

There are some natural landmarks in your life when the need for a will becomes even more pressing, or when it might be advisable to reexamine how you want to distribute your assets. They include:

Marriage

When it comes to the sharing of property in marriage, laws vary across the provinces. To ensure that your wishes are carried out, it is prudent to state them clearly in your will.

A New Baby

All parents want to provide for the future of their children. There are a number of ways that you can ensure that your children receive a portion or all of your estate in your will.

Buying a House

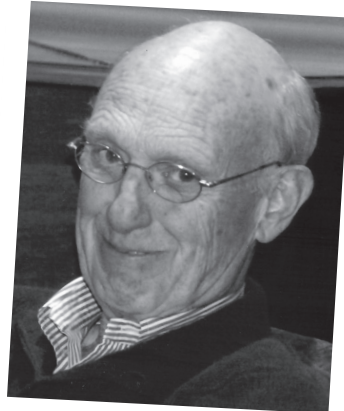
Once you have valuable assets, it becomes even more important to ensure that your assets are distributed according to your desires.

Divorce or Re-marriage

For most people, a divorce or a re-marriage will represent a major shift in family status – a change that requires you to reexamine the terms of your will and the distribution of your assets.

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"I think I have a responsibility to give back."



Sandy Aird has volunteered with the MS Society since 1979. His mother was diagnosed with the disease when he was in university.

Sandy Aird had a young family and an exciting career at Deloitte & Touche LLP when he decided it was time to start giving back to his community. Choosing the MS Society of Canada to focus his efforts on was easy. Sandy's mother was diagnosed with MS when he was in university, and Sandy witnessed first-hand the many struggles and challenges that come with living with this disease, particularly during a time when so little was known about MS.

More than 35 years later, Sandy's tireless contributions as a true leader have been instrumental to the success of the MS Society.

Sandy, as chair of the Society, together with then-president Alistair M. Fraser, restored the MS Society related MS Scientific Research Foundation in the late 1980s, to fund multi-million dollar studies into MS that they believed would one day change the face of this disease. Of this incredible foresight for such a need, Sandy says with pride, "We were one of the innovators back at that time." To date and with support from the MS Society, the Foundation has invested more than \$100 million in groundbreaking Canadian MS research – and all under Sandy's leadership.

More recently, Sandy has been the driving force behind the success of the endMS capital campaign as the national campaign chair. Thus far over \$50 million has been raised in support of the endMS Research and Training Network. The goal of which is to accelerate the search for an end to MS, through research and the training and retention of MS researchers in Canada.

He is both proud and excited by the significant progress made in MS research. "It's no wonder that Canada is the leading country in the world as it relates to research into multiple sclerosis, funded in large part by the MS Society and its Foundation," he says. "I think we are starting to see the benefits of that."

His goal for the future? "To [help the MS Society] do everything it possibly can to bring an end to the disease." That's why, in addition to his leadership through volunteerism, Sandy has left a generous legacy gift to the MS Society in his will.

"We can't take our money to the grave," he says bluntly. "When I leave, I think I have a responsibility to give back. Whether it's \$5 from somebody and that's what they can afford or whether it's \$500,000 from somebody else, we can each contribute to ending MS."

Research Update

Researchers provide new insight into MS

Recently, Dr. V. Wee Yong, MS Society-funded researcher and professor of Clinical Neurosciences at the Hotchkiss Brain Institute, published findings that could have a significant impact on MS treatment.

His team found that a molecular switch called EMMPRIN plays an important role in MS, and that inhibiting this switch had reduced the intensity of MS-like symptoms in mice. "Our data suggests," says Dr. Yong, "that if we target EMMPRIN in patients with MS, we may reduce the injury to the brain and spinal cord caused by immune cells."

"The authors have extended our knowledge of the molecules that regulate the trafficking of immune cells into the nervous system as occurs in multiple sclerosis. The current study identifies a new factor that can serve as a potential target of MS therapeutics," said Dr. Jack Antel, an MS Society grantee and Professor of Neurology at McGill University.

Progress is being made in CCSVI investigations

As you may know, thanks to \$2.4 million in funding provided by the Multiple Sclerosis Society of Canada and the National MS Society (USA), seven studies were launched in July 2010 dedicated to investigating CCSVI.

The funded investigators, which include an integration of both MS and vascular experts, have recently reported progress in establishing their teams, putting their

protocols in place, and recruiting participants.

More than 200 people have undergone scanning with various imaging technologies being used by the studies, including Doppler radar technology, magnetic resonance studies of the veins, catheter venography and MRI brain scanning.

Each of the two-year studies will continue to furnish semiannual updates on their progress owing to the significant interest in CCSVI within the MS community. Dr. Tim Coetzee, chief research officer at the National MS Society, indicated his commitment to "providing as quickly as possible the understanding and answers these projects reveal on the relationship between CCSVI and the MS disease process."

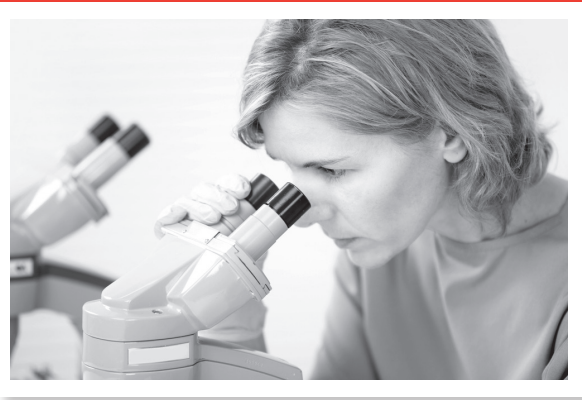
To read the first update on our CCSVI studies, visit www.mssociety.ca/ccsvi

Collaboration is key in endMS campaign

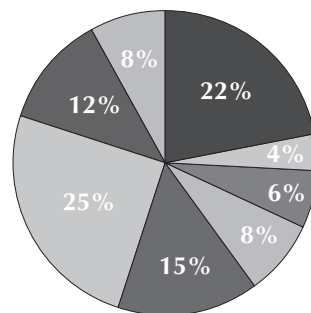
In 2010, the endMS campaign made significant progress towards its goal of raising \$60 million for MS research. The flagship investment of the campaign is the endMS Research and Training Network, created to rapidly accelerate Canada's contributions to the global efforts to end MS.

Collaboration has grown dramatically since the Network was established. In 2009, the endMS Network began with approximately 100 established scientists and 250 trainees. Today, that number has grown to include some 770 researchers and trainees participating from over 50 hospitals and university institutions across Canada.

To learn more about the endMS Network, please visit www.endmsnetwork.ca.



How your gift helps fund MS research



- Researcher Training and Development Awards – 22%
- Stem Cell – 4%
- MRI Studies – 6%
- Genetics – 8%
- Immunology – 15%
- Myelin Repair – 25%
- Clinical & Population – 12%
- Mechanism – 8%

Your legacy giving options

Regardless of your age or your financial status, it's never too early to begin thinking about leaving a legacy in the fight to end MS. Below, we've provided you with a description of the types of legacy gifts that are most commonly made by Canadians.

- **Bequests.** A bequest is a gift that you make to a charitable organization through your will. It is simple and easy – and the most popular form of legacy giving.
- **Life Insurance.** You can make a legacy gift with an existing life insurance policy – or take out a new policy naming the charity as the beneficiary.
- **Shares or Securities.** Favourable Canadian tax laws allow you to donate shares of stock or securities that have appreciated in value since their purchase and avoid capital gains tax.
- **Charitable Gift Annuities.** Many Canadians choose this type of legacy gift because it allows you to receive income while donating a significant sum of money to a charity.
- **Residual Interest.** With this type of legacy gift, an item of value (such as property) is deeded 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 donate 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 of your RRSP, RRIF, or Canada Pension Plan assets and receive tax benefits as a result.

Welcome to the

Evelyn Opal Society!

We'd like to extend our deepest gratitude to the following supporters, who graciously chose to create a legacy to a future free from MS in 2010, and in so doing, joined the growing ranks of our Evelyn Opal Society members.

- * **Gayelene Bonenfant**
- * **Daphne Tucker Faulkner**
- * **Douglas Homer-Dixon**
- * **Karen Mychaluk**
- * **Anne Power**
- * **Larus Thorarinson**

If you are interested in finding out more about the Evelyn Opal Society, please contact your local legacy giving expert at **1-800-268-7582**.

(Why EVERYONE Needs a Will, continued from page 2)

Grandchildren

If you wish to ensure that your grandchildren receive a portion of your assets, you will want to include that information in your will.

Change of Financial Circumstances

Have you recently won the lottery? Or perhaps, conversely, there has been a negative change in your finances. These circumstances may require that you make some alterations to your will.

If you don't have a will, the MS Society has a Will Planning Worksheet that may help you get started. Go to **www.MSlegacy.ca** and click on "Resources."



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We love to hear from you!
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