What do you want your legacy to be?

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Donors Help Advance Research in Children With Multiple Sclerosis
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"By studying the progression and long-term aspects of MS in children and adolescents, we seek to understand its effects on physical, emotional, social and cognitive development," says president Yves Savoie.

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Dr. Brenda Banwell, renowned Canadian MS neurologist and chief of neurology at The Children’s Hospital of Philadelphia, and scientist at The Hospital for Sick Children, will be heading this unique collaborative study involving 19 pediatric health care centres in Canada.

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Dr. Brenda L. Banwell, an expert in pediatric MS and MS Society grantee

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Do More With Your Assets

Estate Planning Can Help

You’ve worked hard all your life to generate assets that you can leave to your family, your loved ones, and the charity of your choice – not the Canadian Revenue Agency. But did you know that, in certain circumstances, the CRA can take a significant proportion of your assets after you’re gone?

To preserve as much of your estate as possible, you’ll want to create a plan that works for you and your family.

It All Starts with a Will

According to a recent survey, more than half of all Canadians don’t have a will – even though, in Canada, if you pass away without a will, your province will determine how your assets are distributed. A will is a critical document to have if you want to ensure that your estate is divided up according to your wishes, not those of the provincial government.

If you already have a will, it’s important to keep it up to date as your circumstances change. A good time to re-examine your will, and with it, your wishes for the disposal of your estate, is when you experience a major life change: the birth of a child, or grandchild, adoption, marriage or divorce, or the death of a loved one.

Develop a Plan for the Future

With the support of a lawyer or financial advisor, an estate plan can also help you take advantage of tax-saving strategies. Careful and considered estate planning can also help ensure that more of your assets are preserved to provide for others.

With the support of a professional advisor, an estate plan can also help you take advantage of tax-saving strategies. You may be surprised to learn that certain accounts that may be included in your estate plan – RRSPs and RRIFs among them – are fully taxable.

That’s why they are often a popular vehicle for a charitable beneficiary designation. When you create an estate plan, you are able to capitalize on all tax savings available to your estate, and feel secure that you’re leaving as much as possible to the people you love and the causes you care about.

Did You Know...

In Canada, the most popular legacy gift is giving through a will. It’s simple to execute and doesn’t cost current income. To learn more, contact us at mslegacy@mssociety.ca.

Plan Now for Year-End Giving

Gifts of Securities can Reduce Your 2015 Tax Burden

It’s wonderful to see your stocks, bonds and other securities increase in value. But there is a downside to your gains, because these investments are subject to taxes when they are cashed out.

Instead, consider donating your appreciated securities to the MS Society of Canada. In May 2006, the federal government eliminated the capital gains tax on gifts of securities to registered charitable organizations, so you avoid paying taxes you would otherwise owe. At the same time, you will receive a tax receipt for the gift, thereby reducing your income tax payable for that year.

If you would like to consider reducing your 2015 tax burden by donating securities to the MS Society of Canada, feel free to call us 1-800-268-7582 or contact us by email at mslegacy@mssociety.ca.

Mark your calendar

To take advantage of 2015 tax savings through charitable giving, your gift must be received by December 31st.

“Anything and everything I can do to help is beneficial”

Donna M. helps ensure the future of MS research with a legacy gift

Donna M. experienced her first symptoms of MS when she was a young mother with children – but a 15 year remission delayed her official diagnosis until she was 45 years old. She was first diagnosed with relapsing remitting MS – but her diagnosis changed to progressive MS a few years ago.

Now 70, Donna spends much of her days in a wheelchair. But her attitude is upbeat and positive. “I look at other people and think, ‘it could be worse,’” she says. “I’ve always had a strong belief that attitude is everything.”

Her optimistic outlook has not only helped Donna deal with the progression of her disease, it’s the reason she left a gift to the MS Society in her will.

As she explains, “At the point that I’m no longer here, I won’t need the money. I think it’s very important for an organization like the MS Society to continue their work and keep finding new avenues to cure and treat MS.”

Her family completely supports her decision. In fact, Donna laughs when she talks about having her will redone three or four years ago and including the MS Society. “I think they [my children] expected that I would leave the MS Society. As it is, I have always said that the MS Society is the major challenge facing MS therapies,” said Donna.

Donna has been involved with her local chapter since she was diagnosed, and has always been involved in some fundraising or volunteer activity. With her legacy gift, she will ensure that the research that is so important to her goes forward.

“May be running out of time,” she says, “but I can still provide hope to everyone else living with MS.”

Progressive MS Study Shows Promise

Stopping the steady physical and neurological decline in people living with progressive multiple sclerosis “is the major challenge facing MS therapeutics,” according to MS Society Postdoctoral Fellowship recipient Dr. Jeffery Haines.

His exciting new study examining a class of drugs with the potential to protect against nerve damage and stop MS progression was recently published by Nature Neuroscience. “We have a potential new drug that can be taken orally, that can both stop nerve cell damage and potentially allow for functional recovery – restoring cognitive and motor functions that had been lost.”

“This is a significant finding,” Dr. Haines says. “The drugs have been tested in cancer patients, so they’re known to be safe and effective. That means that clinical trials for MS could take place with human participants within one to two years.”

“Both patients and researchers remain hopeful,” said Dr. Haines, adding, “we’re working hard to end this disease, and we’re on the forefront of amazing discoveries.”

International Progressive MS Alliance Moves Forward with Awards

Founded in 2012 with the goal of speeding the development of treatments for progressive MS, the International Progressive MS Alliance - of which the MS Society of Canada is a managing member - is reviewing applications for its Collaborative Network Awards. The goal of these €50,000 planning grants is significant: to fund groundbreaking research that leads directly to clinical breakthroughs and tangible improvements for people living with progressive MS.

To learn more about the research advances you make possible, go to mssociety.ca/researchnews.
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