

FOREVER CHEO



Your gift keeps on giving. Forever.

A Lion's Strength



Lenna was named before she was born, the name chosen by loving parents who knew that a battle lay ahead.

Seven months before she arrived, medical tests uncovered a serious heart condition. Lenna was true to her name which means warrior or lion strong. This tiny warrior would have her first heart surgery at only nine days old.

With help from CHEO, Lenna's treatment was successful, but that difficult time took a toll on this close-knit family. Nearly two years later, emotions are still raw as grandparents Sandra and Don recall what it was

like, to be helpless on the sidelines as their first grandchild lay in CHEO's Neonatal Intensive Care Unit (NICU).

"The care started well before Lenna was born and continued long after. From the Transport Team who rushed her from the Ottawa Hospital to CHEO's NICU, to nurses, social workers and volunteers - we couldn't have asked for a better team of people," says Don.

Sandra shares how they have been forever changed by what Lenna and their family went through at CHEO. "It changed our lives and our perspective on life. CHEO means something a lot different for us now."

They decided to support CHEO more than ever. In the past they had donated at Telethon time and purchased CHEO 50/50 tickets. Their personal experience now created a desire to deepen their commitment to an organization that literally saved their granddaughter's life.

"It was so easy to make a provision in our Will for CHEO. We called the CHEO Foundation and then our lawyer and it was done. And we feel so good about it knowing that we will be helping future generations of CHEO patients and families," says Sandra.

That beautiful lion's heart of Lenna's roars today – in squeals of glee as she and her Poppa Don play hide and seek around the kitchen island in their home. It is a far cry from Lenna's early days in CHEO's NICU when she was hooked up to so many machines and the future was uncertain and scary.

As she grows, Lenna will need another surgery. She will be followed by and cared for in multiple clinics at CHEO until she is 18. And she will always be adored by her grandparents Don and Sandra. She brightens their lives every day and reminds them how precious and strong family is.

CLICK HERE  to learn why CHEO matters to Lenna's family

Your Will Is Powerful!

When planning your estate, the CHEO Foundation can help you choose giving options that reflect your values. Our partner Will Power™ can provide tools such as the [Legacy Calculator](#) that shows how giving 1% of your estate to charity can make a big difference.

Visit cheofoundation.com/legacy-giving for more information.

It's never too soon or too late to start planning your legacy.

Converting Your Existing Insurance Policy

CATASTROPHE TO PHILANTHROPY



BY MARK MAZUREK, BA, CLU, CHFC, CHS
FINANCIAL PLANNER
MAZUREK FINANCIAL SERVICES LTD.

Twenty years ago, Salvatore and Sylvia were starting a family and bought a permanent insurance policy to cover long-term needs like debt and provide income while their kids were young, or if either spouse passed away.

Fast forward 19 years and Salvatore and Sylvia had to decide to keep the 20-year term insurance and reapply to get better rates or convert their coverage to a new and long-term permanent policy. They weren't interested in additional permanent insurance for themselves, and instead decided to leave a legacy using this policy.

They chose to leave a legacy gift to the CHEO Foundation to support patients and families who rely on CHEO, the CHEO Research Institute and Roger Neilson House. They appointed the CHEO Foundation as the owner and beneficiary on a new "last to die" policy so a significant payout would go to CHEO after they both die.

Salvatore and Sylvia chose a guaranteed 15-year payment product that would not only be paid up in 15 years but would also have an increasing death benefit and cash value. Clients can receive a significant fair market value when they transfer the policy. They can also claim charitable tax credits and donation receipts for premiums paid in the future.

You should consult your tax advisor if you're considering transferring the ownership of a policy to a charity since there are issues to consider.

Salvatore and Sylvia's overwhelming generosity really stood out to me. Many people aren't aware of the power of gifting a tax-free asset like life insurance, it's an underused safe asset class, especially by people who have the means to do it.

It was wonderful and gratifying for me to see how one small act of kindness can make such a difference in other people's lives.

**Names have been changed.*



Leaving a Legacy

Jean-Louis and George believe in giving back. They created a fund out of pure generosity that will shine beyond their lifetime and be a helping hand to countless youth struggling to find their place in the world.

Growing up in a time with less acceptance for people who identify as LGBTQ2S+ they are aware of the connection between teen suicide and being gay. Their CHEO endowment fund is directed to youth mental health and suicide prevention. These gentlemen find real happiness in the simple act of giving, "Giving is one of the most wonderful, satisfying things a human being can do. You see the joy and that's what giving is all about." Jean-Louis and George are sharing that joy every day and the youth who rely on CHEO will benefit, forever.



Peter (bottom left) pictured here with his wife, kids and grandkids.

Honoring a Legacy of Giving

Peter Rowan-Legg was a person who led by example through his kind-hearted good nature and exceptional generosity. He engaged energetically in the things he cared about with a loyalty and devotion that inspired others during his lifetime and today, after his passing.

Peter was one of the first CHEO Foundation board members and remained involved right up until his death in February 2023, sharing his financial expertise and dedication to the community he loved. He also volunteered for Ski for Kids and other charitable organizations, happily giving of his time and money.

CHEO patients and families benefitted from Peter's generosity during his lifetime and do so now

thanks to a very generous gift of life insurance that Peter arranged years ago. His son, Ross Rowan-Legg explains how proud the family is of his father's involvement with CHEO, describing him as "an outgoing person who was philanthropic and loved being around people."

Though Peter believed strongly in the importance of getting involved with community he never pressured his kids to follow his lead, he simply showed the way. The result is the example of kindness and giving he has left for his family – to continue supporting CHEO and other causes they believe in.

Thank you, Peter, for all you have done for CHEO patients and families!

Your Estate Planning Questions Answered

Do you know what happens if you die without a Will? Were you aware that by making gifts to your favourite charities you may be able to leave more money to your family?

The CHEO Foundation wants to empower you and held a special info session this past February. We would gladly share this information.

CLICK HERE  to watch the info session given by Will Power™ experts on the Top 7 Myths of Charitable Giving.



FOR MORE INFORMATION ABOUT CREATING YOUR CHEO LEGACY OR TO SHARE YOUR STORY contact Megan Doyle Ray at mdoyleray@cheofoundation.com or (613) 297-2633.