

**ST. JOSEPH'S
VILLA FOUNDATION
PLANNED GIVING
COMMITTEE
2002-2003**

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Mr. Ralph Montesanto

Retired Teacher, Author

Love Story *cont'd from front cover*

deciding upon St. Joseph's Villa.

Verna says, "I chose the Villa because not enough attention is being paid to the needs of the elderly - so that is who we wanted to help." She also adds, "You never know, one day Tom or I might need to call the Villa our home". Verna also has a great respect for the Sisters of St. Joseph and the care and compassion that they provide.

This fall Verna and Tom will celebrate their first anniversary. Together they will enjoy their beautiful home and gardens knowing that they are leaving a lasting legacy to St. Joseph's Villa.

For more information on how you can make a planned gift to St. Joseph's Villa, contact the Foundation office at 905-627-4457.

"Leaders know where they're going and persuade others to join them"

Arthur C. Frantzreb(1920-)

Money Management Seminar

Join our panel of experts as they discuss:

- * How to manage your money
- * How to make your money last longer
- * How to ensure that your money goes to where you want it to go

Saturday, November 2, 2002
St. Joseph's Villa Auditorium
10 a.m. to 12 noon

A light lunch will be served after the seminar. This complimentary seminar is sponsored by St. Joseph's Villa Foundation.

Please call 905-627-9011 ext. 2327 to reserve your seat.

The Cornerstone of Our Future

Please send me more information on planned giving opportunities at St. Joseph's Villa

- | | |
|--|--|
| <input type="checkbox"/> Bequests and legacies | <input type="checkbox"/> Charitable Gift Annuities |
| <input type="checkbox"/> Gifts-in-kind | <input type="checkbox"/> Life Insurance |
| <input type="checkbox"/> Charitable Remainder Trusts | |

I have made provision in my will and/or estate plans for St. Joseph's Villa

Send me a copy of *The Cornerstone of Our Future*

Name _____

Address _____

City _____ Prov _____

Postal Code _____ Telephone () _____

Email Address _____

Return to: St. Joseph's Villa Foundation
56 Governor's Road, Dundas, Ontario L9H 5G7

Cornerstone

Cornerstone is published twice a year by St. Joseph's Villa Foundation (Dundas). The information contained herein is general in nature and we encourage readers to seek detailed information from their financial and legal advisors.

We welcome your questions, letters and suggestions for articles. Please direct your correspondence to:



St. Joseph's Villa Foundation
56 Governor's Road
Dundas, Ontario L9H 5G7
(905)627-4457
Fax (905) 627-8978

Cornerstone

The Estate and Financial Planning Newsletter for Friends of St. Joseph's Villa Foundation

A Love Story and a Planned Gift for the Future

"Giving helps the giver as much as those to whom the gift goes. It broadens the vision, and enlarges life. It cultivates love, sympathy and kindness. It develops nobility of character, and generosity of conduct.

Anonymous

This year a wonderful couple, Tom and Verna Hall Woodhouse, made a very special planned gift to St. Joseph's Villa. Their gift of property will ensure that residents of St. Joseph's Villa continue to enjoy a quality of life in a homelike setting. Their gift is a true reflection of Verna's motto in life "When you do an act of kindness it is returned in many, many different ways"

Verna and Tom's story begins as a love story. Verna Hall was born in Milton, Ontario and was one of 11 children. Her large family moved to Burlington when Verna was a preschooler. At 17, she began work as a teller at the Imperial Bank on the corner of Barton and Sherman in Hamilton. Verna, a quick study, was quickly promoted to head teller. When she wasn't working she spent her free time at

local dances sponsored by church and youth organizations. It was at one of these dances that she met a dashing and handsome young gentleman from Hamilton named Tom Woodhouse.

Verna and Tom began dating up until Tom left to attend University. As in many long distance relationships, the two parted and moved on. Verna married and moved to the United States and later Tom married and had 2 children.

After 40 enjoyable years in the United States, Verna returned in 1994 and reconnected with Tom, now a widower. The next 7 years were spent courting and dating and the happy couple married in 2001.

Prior to their marriage, Verna reviewed her estate with her lawyer and considered a number of gift options. In consultation with her financial planner and accountant she decided a gift of property would be the best option. She considered a number of charities before



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