

Planned Giving Team *cont'd from front cover*



James DiCenzo  
Investment Advisor  
Canacord Capital Corporation

Carl Fraser  
Financial Advisor  
Fraser Financial Consultants

Jim Findlater  
Certified Management Accountant

*"All you have shall some day be given;*

*Therefore give now, that the season of giving may be yours and not your inheritors."*

Kahlil Gibran  
Lebanese Poet and Novelist

## Effective Estate Planning Seminar

### Whose Duty? Whose Responsibility?



Mike Davies is a Financial Planner with Royal Mutual Funds Inc. He will be taking the mystery out of the role of an Executor. Other experts will be presenting on topics pertaining to effective estate planning.

Saturday, October 25, 2003

10:00 a.m. – 12:30 p.m.

St. Joseph's Villa Gamesroom

Located on the Ground Floor

A light lunch is to follow. Space is limited for this complimentary seminar so please call 905-627-9011 ext. 2327 to reserve your seat today. Deadline for registration is October 17th. Seminar is sponsored by St. Joseph's Villa Foundation.

## 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

## Meet Our Diverse Planned Giving Team

*"The world needs  
all of our power  
and love and  
energy, and each  
of us has  
something that we  
can give.*

*The trick is to  
find it and use it,  
to find it and give  
it away.*

*So there will  
always be more."*

Merle Shain

St. Joseph's Villa Foundation is fortunate to have a very active group of volunteers join together to formulate our Planned Giving Committee.

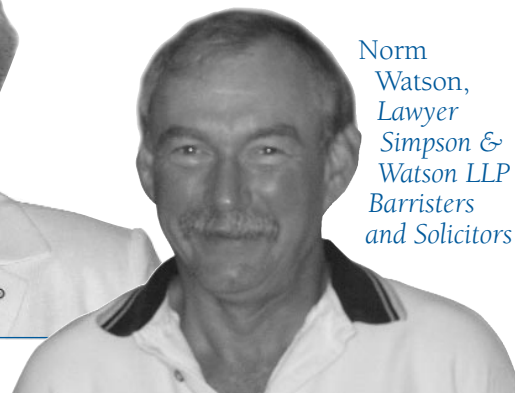
This committee is dedicated to ensure that St. Joseph's Villa can continue to meet the very special care needs of seniors well into the future. Planned Giving can and does play a

significant role in achieving this goal. There are a variety of "gift planning" opportunities which offer substantial tax and estate planning benefits and allow you to make a larger and more lasting gift to St. Joseph's Villa Foundation.

Meet our Planned Giving Committee members that come from very diverse backgrounds:



Mary Lou Emmett,  
Chair since  
November 2001  
Consultant,  
ProAct  
Consulting Inc.



Norm  
Watson,  
Lawyer  
Simpson &  
Watson LLP  
Barristers  
and Solicitors



Rick Howarth,  
Estate and Financial Planner  
Dan Lawrie Insurance Ltd.



Ralph Montesanto  
Retired Teacher, Author