



Leave a legacy with planned giving

There are many ways to give and many organizations that have a demonstrated need. Planned giving involves a donation or a gift made during lifetime or death that is part of the donor's financial or estate planning. There are various ways to leave a gift for an organization, including allocating money, securities or stocks, real estate or even items such as artwork or automobiles.

Donors can give an outright gift that uses appreciated assets as a substitute for cash, a gift that returns income or other financial benefits to the donor in return for their contribution, or gifts that are payable upon the donor's death.

In addition to receiving tax receipts, there are often other benefits associated with planned giving. For details specific to a donation you are considering, consult with a financial planner or tax specialist.

Start your search by considering organizations that do work that is aligned with your personal values. Once you have completed your search on the organization you would like to work with, the next step is to reach out to the organization and to your financial planner. As every group is different, make sure to put some research time into it.

Below are a few examples of organizations

open to planned giving.

The Salvation Army: Your gift helps The Salvation Army to help those in need overcome poverty, homelessness, addiction and mental illness across Canada and around the world by providing the necessities of life. For more information contact www.salvationarmy.ca.

The War Amps: Since its founding in 1918, The War Amps programs have grown from assisting war amputees – whom we still serve – to all amputees, including children. A charitable estate donation in your will honours the legacy of war amputees and makes a difference in the lives of amputees through programs like CHAMP for child amputees. For more information about estate donations to The War Amps, visit waramps.ca or contact 1 800 465-2677.

Ontario SPCA: Each year, tens of thousands of animals in desperate need of shelter, care and compassion are brought to Ontario SPCA branches and affiliated humane societies. The Ontario SPCA relies on the kindness of its donors to keep the shelters open and investigators on the street. There are many ways to create a plan for giving. For information visit www.ontariospca.ca

Our Canadian Sudoku

By Walter D. Feener

FRUGALHEN

H	N			U		E		A
					N			
	L			E	H		G	U
			E				A	
	F	E		R		L	U	
	R				L			
E	G		H	N			L	
			A					
L	N		F				R	E

Instructions: To solve the puzzle above, all the squares must be filled in with the none letters that are above the puzzle (Capital Letters) so that every row and column contains only one instance of each letter. When the grid is complete, you will find the answer either horizontally or vertically to the clue beneath the puzzle inside the grid

Answer: Langfuhri

E	R	L	A	N	G	F	U	H	R
G	H	F	A	L	E	U	N	G	
E	G	U	H	N	R	A	L	F	
A	R	H	U	G	L	F	E	N	
G	F	E	N	R	A	L	U	H	
N	U	L	E	H	F	G	A	R	
F	L	A	R	E	H	N	G	U	
U	E	G	F	A	N	R	H	L	
H	N	R	L	U	G	E	F	A	

Clue: Canadian Hall of Fame thoroughbred racehorse

MARS BARS. FRENCH'S KETCHUP. ASTRO YOGURT. REIDS CHOCOLATE.

Have you ever wondered how some of the most well-known food and beverage brands end up in your hands?

Much of the work takes place at food processing plants in communities across Ontario.

We sent in our photographers to factories in your backyard in this Torstar Community Brands web-exclusive series.

We capture the process from the ingredient stage to the final product that ends up on your table.

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