

PROMOTING A POSITIVE ACTIVE LIFESTYLE

Fifty-Five PlusTM 25 Years

MAGAZINE

1988-2013

2018 Planned Giving & Estate Planning Features

PLANNED GIVING

Navigating your way around Planned Giving

The holiday season is always a time of giving and receiving. Families gather together and share in hearty meals while watching children rip open presents in an effort to discover what's beneath the gift wrap. There are fewer things more satisfying than grandparents watching their grandchildren open their gifts, and the joy of seeing opening a new item in a home showcases each family member's hobbies and interests.

But what about giving to a charity that reflects our own interests? Planned Giving allows a person or couple to leave a financial contribution to a charity or non-profit organization in their will, effectively leaving a legacy to a cause that reflects their values and interests. Growing popularity during the 1990s, planned giving became a way for a charity to depend on individual gifts while giving people an opportunity to plan out their will and how they'll give back to their community. And there are tax advantages of options. According to the Canadian Revenue Agency, there are more than 360,000 registered charities and non-profit organizations in Canada. With so many options, it can be difficult to select the organization for planned giving. Category organizations will help provide the full picture to help best make that decision.

Health

Were you or someone you know affected by a disease or another health-related issue? Many Canadians will leave a legacy to a health organization to help with research opportunities or equipment purchases; as well, hospitals have established planned giving programs with staff members on hand to assist in making and providing insight to those interested in giving to the facility.



ONTARIO SPCA Paws & Give

This holiday season, give the animal lovers in your life a truly meaningful gift!

Find a truly meaningful gift for your loved ones while helping thousands of animals in need. The Ontario SPCA's Paws & Give™ gift catalogue has what gifts at every price point. Stocking stuffers starting at \$5. Find a Puppy for \$25. Sponsor an Agent for \$250, and much more. Simply choose the gift and we will supply the cat.

Check your SPCA's website for the full list of products and prices. For more information, call 1-800-668-2222 or visit www.ontariospca.org

According to Statistics Canada, in 2013, 82% of Canadians were likely to have made at least one financial donation with donations totalling about \$12.8 billion.

In 2013, the three types of organizations that received the biggest cumulative amounts were religious organizations (41%, or \$5.2 billion), health organizations (13%, or \$1.7 billion) and social services organizations (12%, or \$1.3 billion).

The most common reasons why donors made a donation included "compassion towards people in need"

According to Statistics Canada, donations tend to increase with age with average annual donations higher from people between 55 and 75 than donations from people under 54.

"Some research findings suggest that seniors give more because they may become more aware of the needs of people outside their family circle when their own children's financial situations stabilize. Also, many seniors are mortgage-free and have no dependents, which may enable them to make larger donations."

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Deadlines:

Edition	Booking	Materials	Dist.
Mar/Apr	Feb 13	Feb 20	Mar 10
May	Apr 04	Apr 09	Apr 27
June	May 08	May 15	June 01
Sept	Aug 07	Aug 14	Aug 31
Nov/Dec	Oct 25	Oct 29	Nov 16

Ads are per insertion and include Process Colour



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