



Spencer Home Foundation News & Views

Summer has slipped away and fall is in the air! It has been a beautiful summer, from a weather perspective, now we can look forward to enjoying the splendor of the fall foliage. As changes take place in nature we also face life changes-children growing up and leaving home, weddings, grandchildren and the grieving over the loss of loved ones.

As we move through the life cycle it is important to be appreciative of the good times we have had with our family and be thankful to God that He has 'seen us through' the more challenging times. We should also be aware of the needs of others and seek ways to lend a hand to those facing life's difficulties.

Fall, too, is a time to evaluate your charitable giving. You may have experienced a capital gain by way of a sale or deemed disposition-it may be taxable (a deemed disposition could include **giving** the cottage to a family member); you may have investments that have appreciated in value and are unaware of the

benefits of donating some of these shares instead of cash, or you may be winding down the estate of a loved one. Possibly you are looking for ways to maximize your income in a **tax efficient way**.

Take time to review your personal financial situation, take advantage of the opportunities Revenue Canada (Charities Directorate) has provided under the 'act'. **Review your will** (you may have unknowingly disinherited a family member or you may have already given away something listed in your will. You may have remarried and never rewritten your will-the **old will**, in most provinces, is invalid after remarriage), **seek professional advice**; don't rely on 'coffee table opinions'.

Please consider Spencer Home Foundation as an eligible charity for your year-end gift. For further information, feel free (without obligation) to contact myself or the Foundation office.

Memorials & donations may be made through the Spencer Home Foundation website utilizing canadahelps.org or at the Spencer Home business office (open Monday—Friday 8am-12:30 & 1:30-4pm).

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