

PRESENT



75 years
of impact
in the world

“ I thank you from the bottom of my heart because on my own I could never have done all that I have strived to do. ”

Cardinal Léger

SPRING 2023

The newsletter about planned giving from



**mission
inclusion**

A NEW NAME FOR
THE LÉGER FOUNDATION

WHAT IS PRESENT

Present is a magazine we
publish to keep you informed
about Mission inclusion
and ways to give.

It contains general information, testimonials,
charitable annuity rates, and content about gifts
in wills and planned giving in general.

It also tells you about the projects your gifts
have made possible.

Present is published twice a year. Please
encourage your friends and family to subscribe.
We hope you enjoy reading it!

IN 2023, THE FOUNDATION IS CELEBRATING ITS 75TH ANNIVERSARY.

Throughout the year, we are holding special
events to celebrate 75 years of sharing, generosity,
social inclusion and impact in the world.

To keep updated on all our events throughout
the year, sign up for our newsletter at
missioninclusion.ca.

Among other things, you will learn about a new
activity we are launching this year: the inclusion
Show. It's a concert for all the people of all ages
who care about inclusion.

75 years
of impact in the world

For our anniversary celebration, **Mission inclusion**
is collecting testimonials about the work
of Paul-Émile Cardinal Léger and Governor
General Jules Léger, and the social impact that
the Foundation has had.

**Please send your written testimonial or video
by email to bonjour@missioninclusion.ca or
by mail to 130 De l'Épée, Montreal, Quebec H2V
3T2 by April 26, 2023.**



Everyone who sends us a
personal account will be
entered in a draw. Check
out the prizes on our
website!



**We thank
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OUR CORE MISSION: INCLUSION

Dear Member of the Mission inclusion (formerly the LÉGER FOUNDATION),

I'm thrilled to be celebrating our Foundation's 75th anniversary with you and looking back on 75 years of impact on the world!

The team and I started preparing for this important occasion more than a year ago in order to offer you an enriching experience and bring back cherished memories.

What has remained the same throughout our 75-year history is our desire to contribute to a world where there is a place for everyone. While preparing for our 75th anniversary celebration, I had the opportunity to read about how Cardinal Léger led by example and to learn more about the mark he left on the planet. It is his mission that we continue to pursue today.

As you know, I joined the Mission inclusion team four years ago. Several new faces have joined us since then, including Sarah Kreplin, our Senior Manager, Major and Planned Gifts, whom you know well, and our two Development Advisors, Mireille Lavigne and Kim Laporte Phaneuf. All three are dedicated to the cause and to helping you make informed decisions about how you can make a difference.

Our team may have grown but one thing that has not changed over the years is the passion that unites Mission inclusion's staff and partners in the fight for human dignity around the world. I'm proud to be part of such a noble humanitarian effort.

In this issue, we look back at some key moments in our history, at the milestones in the development of the Foundation as it exists today. We also take you to the Indian Ocean to see a capacity-building project for women, and to Kamouraska, Quebec, where we are funding a new project. Finally, we will talk about how to plan your giving in a way that is right for you and matches your desire to help build a better world with us.

On behalf of the whole team, I thank you for your continued support and for the precious moments we have shared.

I hope you enjoy reading this issue.

Isabelle Morin

Senior Director, Development and Communications

“AS CITIZENS OF THE WORLD, LET US MAKE COMMITMENTS THAT WILL NEVER BE BURIED UNDER OTHER PRIORITIES.” *Cardinal Léger*

For 75 years, Mission inclusion has been working to make sure no one is left behind. Today, we look back at some of the milestones in our history—the events that have shaped our organization and inspire us to continue working together for a better future for all.

First Endeavour:

THE GOLD CROSS 1948

When Paul-Émile Léger was rector of the Canadian College, he witnessed the devastating effects of the Second World War, especially on children living in the suburbs of Rome. Concerned about their fate, he appealed to Quebecers to be generous and help these young victims.

Quebecers answered the call, filling hundreds of convoys with clothing, medicine and food destined for Rome. It was the beginning of the Gold Cross charity in Quebec.

Second Endeavour:

CARDINAL LÉGER INSTITUTE FOR HEALTH 1962

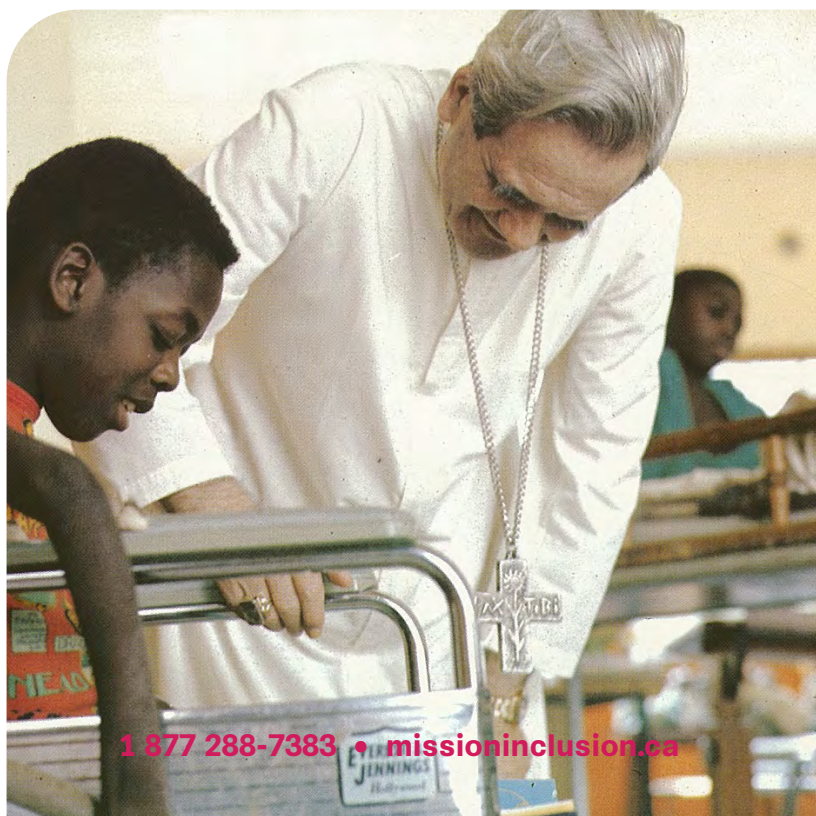
The creation of the Cardinal Léger Institute for Health was another example of courage and determination. In 1962, Cardinal Léger became interested in leprosy, a scourge that caused terrible physical symptoms compounded by the stigmatization of its victims. He founded the Cardinal Léger Institute to fight the disease. Over a period of 25 years, it raised awareness and made significant contributions to many projects, including support for hospitals, outpatient services and the provision of orthopaedic devices in nearly 40 countries.

Third Endeavour:

CARDINAL LÉGER AND HIS WORKS 1969

“Since I came here [Africa], I’ve listened to Africans and their leaders; they’ve taught me a great deal. They’re open, full of good will and tolerant as long as we respond to their real needs and not what we blithely think their needs are.” Paul-Émile Léger

Cardinal Léger and His Works was established to help populations in need by providing them with the means for long-term self-sufficiency, working with local communities while respecting fundamental values such as human rights, good governance and environmental protection.



In 1981, an Act of Parliament created the Jules and Paul-Émile Léger Foundation, recognizing the Léger brothers' work and the importance of all the existing endeavours in Canada and around the world.

The preamble to the Act reads:

"WHEREAS Jules Léger, Governor General of Canada from January 14, 1974 to January 21, 1979, and his brother Paul-Émile Léger, Archbishop of Montreal from May 17, 1950 to November 9, 1967, and Cardinal of the Roman Catholic Church since January 12, 1953, have served Canada and Canadians with distinction;

AND WHEREAS their devotion to the promotion of humanitarian goals and to the alleviation of human suffering is worthy of special recognition;

AND WHEREAS it is appropriate to honour such devotion by the establishment of a philanthropic Foundation bearing their name..."

Fourth Endeavour:

THE CARDINAL'S PARTNERS

1983

Partners Against Violence and Hunger was founded to help women and children in vulnerable situations by supporting empowering initiatives that enable people to have greater control over their environment, materially, physically, psychologically, socially and economically.

Fifth Endeavour:

SENIOR RELIEF

1986

In 1986, the Senior Relief program was launched to support elderly people living in poverty by working with local organizations committed to improving the lives of seniors, helping them remain part of the community and valuing their contributions to society.

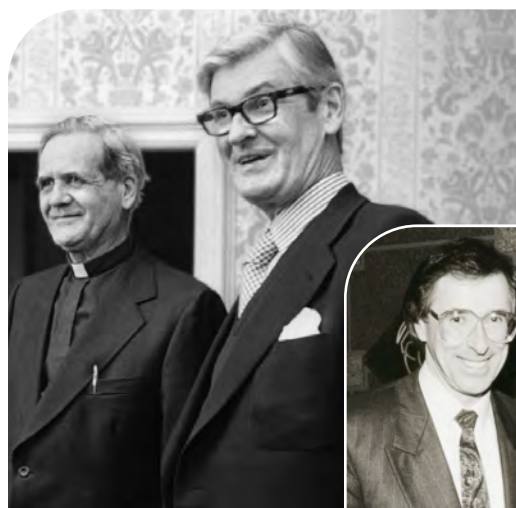
Sixth Endeavour:

SUPPORT FOR PEOPLE WHO ARE HOMELESS

1992

Support for People Who Are Homeless was created to aid people experiencing homelessness or at risk of homelessness and who need a helping hand to regain their place in society. It supports organizations that reach out to these individuals and helps them strengthen their social network and regain control of their lives. It pays special attention to young people, who are living on the street and using emergency shelters in growing numbers.

Mission inclusion's 75th anniversary is a time to celebrate past successes, look to the future with hope and resolve, and continue working together for a more just and inclusive world.



A HISTORIC PROJECT FOR THE ENVIRONMENT AND FOR FUTURE GENERATIONS



Regenerative Seascapes for People, Climate, and Nature: an innovative, high-impact project in eastern Africa to address the climate crisis and promote women's rights.

In this anniversary year, we are proud to announce that Mission Inclusion and the International Union for Conservation of Nature (IUCN) have been selected by Global Affairs Canada to conduct a new international cooperation project. The project is designed to reduce the physical and socioeconomic vulnerability of East African coastal communities facing the devastating effects of climate crisis.

The Regenerative Seascapes for People, Climate and Nature project has been granted \$30 million in government funding over three years, making it one of the largest projects in our history. We couldn't have asked for a more meaningful birthday present! The project will be implemented in coastal and marine regions of the West Indian Ocean in Kenya, Tanzania, Mozambique, Madagascar and the Comoros.

The West Indian Ocean coast is rich in biodiversity and 60 million people depend on this fragile ecosystem. The vulnerability of the region's social, economic and ecological systems is a major challenge for its coastal communities.

This project is part of the development of the Great Blue Wall, an effort to restore the coral reefs of the Indian Ocean. It will have a major impact on local economies, personal autonomy, especially

for women, the protection of aquatic life and the promotion of biodiversity, all in partnership with an internationally recognized nature conservation organization.

We will be responsible for the project component that promotes women's economic empowerment within **the blue economy**,* i.e. the sustainable use of marine and coastal resources. Building on our years of experience and achievement in gender equality, we will work with our local partners to build women's and girls' skills in blue entrepreneurship, and to strengthen the voice of women's organizations and networks in order to ensure that their rights are better protected.

The project will directly benefit 350,000 people, including 225,000 women and 12,500 people in vulnerable and marginalized situations.

Together, let's build a better world for future generations!

* THE BLUE ECONOMY

The blue economy seeks to preserve and sustainably use marine and freshwater environments to support economic growth and provide resources such as energy and food.

“ WOMEN FROM ELSEWHERE, WOMEN OF KAMOURASKA ”

Across Quebec, in regions such as Kamouraska, women need help and Mission inclusion is there. A profile of a project managed by and for women.

Nataliya came to Kamouraska in 2022. Alone with her two children and not speaking French, she had to rebuild her life. Every year, many women seek refuge in Quebec with their children. When they arrive in the Lower St. Lawrence region, they are welcomed at the Centre-Femmes La Passerelle in Kamouraska, a women's centre where they are listened to and offered a helping hand.

From the moment they arrive, these women face many hurdles: lack of public transportation, long distances from their homes to services, lack of daycare spaces and the language barrier. Without daycare, some cannot attend French classes or find activities in which they can improve their skills.

These factors keep women at home and prevent them from building a fulfilling social life and gaining independence. But there are solutions.

Making friends, helping each other, and finding a safe space are all real needs.

How can children from other lands, for whom the language is a barrier, concentrate and learn, when language acquisition is a complex learning process to begin with?

Breaking the isolation of these women and helping those who are victims of violence are the main missions of the Centre-Femmes La Passerelle in

“ It's painful to see people in distress, but my work at the centre makes me feel I'm planting a seed and I can see the glimmer of hope. It nourishes me every day.

We are opening people's hearts to differences. Fear of the other and division are constant challenges. We have long grown up with them. Birds of a feather flock together.

We all have a role to play in changing this. We must dare to embrace difference. ”

Pascale Dumont-Bédard

Coordinator, Centre-Femmes La Passerelle

Kamouraska, which Mission inclusion has been supporting for several months.

We will continue updating you on this important project, which provides a safe and welcoming environment for women from all backgrounds.



CHARITABLE ANNUITIES

A PROGRAM YOU CAN TRUST



Help Others While Securing Your Own Future

If you want to make a significant contribution to a cause you care about but need a stable income, a charitable annuity is a way to make both a generous gift and a sound investment during your lifetime. Note that your RRSP, RRIF or LIRA cannot be rolled over into a charitable annuity. By law, the money must come from unregistered funds.

By irrevocably transferring funds to the Foundation, you obtain a secure, guaranteed source of income for life, completely or almost completely tax-free. You will also receive a tax receipt for at least 20% of the principal in the year you purchase the annuity. The amount of the receipt will be the difference between the amount of the annuity and its market value.

You can purchase an annuity for yourself, your spouse, both you and your spouse, or a family member or loved one.

Your Investment Is Safe With Us!

Mission inclusion is known for its' exemplary management of charitable life annuities for now over 40 years. Annuities are our flagship planned giving vehicle, built on recognition, loyalty and reputation. Since the inception of our annuity program, we have written 2,443 annuity contracts for a total of \$47 million in capital.



Vincent Dostie

Treasurer, Mission inclusion,
and Chief Executive Officer
and Co-Chief Investment
Officer, Mount Murray
Investment

“ Mission inclusion maintains impeccable financial management, including for annuities and investments. Currently, the Foundation manages over 1,500 charitable annuity contracts and the funds are analyzed on a regular basis. Mission inclusion has been offering this type of donation, which is very advantageous for both the donor and the Foundation, for over 40 years. It's a program people trust. ”

PURCHASING A CHARITABLE LIFE ANNUITY IS A GOOD

DEED THAT PAYS
OFF CURRENTLY,
ANNUITY RATES
ARE EXCELLENT

OUR CURRENT RATES

FEMALE	AGE	MALE
5.14%	65 ans	5.62%
5.75%	70 ans	6.30%
6.62%	75 ans	6.75%
7.38%	80 ans	7.98%
8.06%	85 ans	8.81%

* As of April 2023, based on principal of \$20,000. Rates vary according to market conditions.

A CHARITABLE GIFT IN YOUR WILL: BENEFITS FOR YOU AND YOUR FAMILY



The idea of including Mission inclusion in your will may raise questions: Why would you make such a gift when you need to provide for your family?

Of course, when you write your will, you want to make sure your family benefits as much as possible. It is natural to want to leave most of your assets to your children and grandchildren, so they can thrive after you are gone.

But what if there were a way to do something even better, to make a significant contribution to your favourite cause while still providing for your family? Wouldn't that be the best of both worlds?

You don't have to choose between your family and the causes you care about!

It's simple. Consider what a small percentage of your estate could mean to Mission inclusion, while leaving the bulk of your assets to your loved ones. For example, if you were to donate just 5% of a \$200,000 estate, that would mean \$10,000 to support our work.

Imagine what we could accomplish together with such a generous gift! And your loved ones would still receive the other 95%. That 5% may seem small, but it is far from insignificant. We could do so much with even a small portion of your assets, and it's a way for you to have a direct, long-term impact on a cause that is near and dear to your heart.

There are tax benefits too!

Your estate is likely to be hit with a large income tax bill at your death. Why not give the funds that would have gone toward paying taxes to Mission inclusion instead?

When you include a gift to our Foundation in your will, your estate will receive a tax credit that will reduce or even eliminate the tax liability. Both your loved ones and Mission inclusion will benefit long term.

We encourage you to talk to your financial advisor or legal advisor. They can help you maximize the tax benefits of your charitable donations.

Generosity extending into the future

Making a gift in your will is a lasting way to do good. It can also make generosity part of your legacy and encourage your children, grandchildren and future generations to give as well.

It can also possibly help soften the blow of your departure. At the celebration of your life, your loved ones will be able to talk about the causes you supported during your lifetime and continue to support them even after you're gone.

Contact us to discuss how you can leave your mark on the world by making a gift to Mission inclusion in your will.

Mission inclusion is proud to be associated with Will Power™ for the second year in a row.



INSURANCE FOR THE GREATER GOOD

Did you know that there are several ways to make a gift of life insurance, depending on your objectives? Here is an overview of a few possibilities of what you can do with the organization you care about.

Leave the proceeds from your life insurance policy to your estate in your will and instruct the executor to follow your philanthropic wishes

Charlotte is 80 years old and has a life insurance policy. She instructs Anne, her executor, to donate the death benefit from her life insurance policy to Mission inclusion and she writes it into her will.

- No change in ownership of the life insurance policy.
- The estate is named as the beneficiary of the policy.
- The donor (Charlotte) includes in her will her instructions and last wishes regarding the recipients of the death benefit.
- The estate receives a tax receipt for each charitable gift. The receipt is therefore issued at death.

Name a charity as beneficiary of an existing policy

Maurice is 72 years old and has life insurance. Since his children and grandchildren are doing well and he is already leaving them a large legacy, he names Mission inclusion as the beneficiary of his life insurance policy.

- The donor (Maurice) remains the owner of the policy and includes it in his will.
- The donation recipient (Mission inclusion) is named the beneficiary of the policy.
- The donor does not receive a tax receipt during his lifetime, as the receipt will be issued upon death.
- The gift will be deemed to have been made by the estate. It's an attractive way to obtain tax credits for the estate.

Transfer an existing life insurance policy to a charity

Aisha is 80 years old and has no children. Her parents convinced her to buy life insurance when she was young, but she's not sure who to name as beneficiary. Rather than give up the right to bequeath the proceeds of the policy, she assigns it to Mission inclusion and realizes tax benefits during her lifetime.

- This is an irrevocable donation of the donor's (Aisha's) rights to the life insurance policy.
- The organization becomes the beneficiary and owner of the life insurance policy.
- The donor (Aisha) receives an official receipt for her gift, based on the fair market value of the policy at the time of the donation.

Purchase a new life insurance policy and name an organization as owner and beneficiary of the new policy

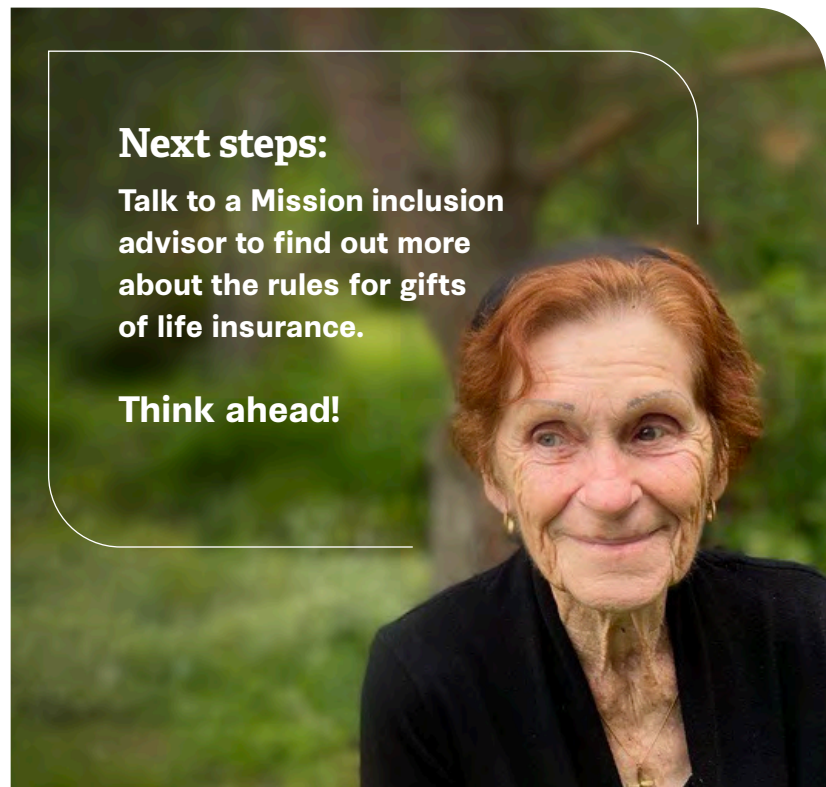
Pedro is 52 years old and still in good health. He wants to make a long-term commitment to Mission inclusion and realize tax benefits from his donations during his lifetime. He takes out a new life insurance policy and names Mission inclusion as owner and beneficiary.

- The donor (Pedro) purchases a life insurance policy and commits to paying the premiums.
- The donor receives an official tax receipt for every premium payment.
- There are therefore no additional tax benefits at the time of the donor's death.

Next steps:

Talk to a Mission inclusion advisor to find out more about the rules for gifts of life insurance.

Think ahead!



PLANNED GIVING:

ARE YOU CONSIDERING MAKING A PLANNED GIFT?

Are you hesitating about contacting us? Are you unsure of your ability to make a planned gift?

If you're asking yourself three or more of the following questions, we encourage you to get in touch with us to explore your options.

Our team is there to listen to you and answer your questions. Give us a call; there is no obligation, and it is completely confidential. You could also meet with us at our office to discuss your situation further. We will be very happy to work with you on your achieving your philanthropic plans.

Find out more today!

The Major and Planned Gifts Team

Sarah Kreplin, Mireille Lavigne,
Sophie Blouin, Kim Laporte



Do I have enough money to make a planned gift?

Can I provide for my family and also make a charitable gift in my will?

Is there a way to designate a specific cause that I care about?

How do I choose between an immediate planned gift and a future gift?

What is the process for making a gift of stock?

How do I go about making a gift in my will?

Am I the right age to purchase a charitable life annuity?

Does Mission inclusion accept gifts of life insurance?

What rate can I get on an annuity?

How will Mission inclusion use my gift?

Can I reduce my income tax this year?



*Thank you
for your support!*

**Celebrate a Special Occasion by Supporting
Mission inclusion**

A SPECIAL \$75 GIFT FOR OUR 75TH BIRTHDAY

**THE FACE OF EXCLUSION HAS CHANGED BUT IT HAS NOT GONE AWAY.
HELP US FIGHT EXCLUSION AND REPLACE IT WITH INCLUSION IN ALL ITS FORMS.**

**WHY IS YOUR
DONATION
IMPORTANT?
Because it
changes lives.**

For 75 years, Mission inclusion has been working to improve the lives of the world's most vulnerable children, youths and families.

After 75 years and nearly 29,000,000 people helped, we have faith in the power of community to move mountains. We also have faith in human beings of good will such as yourself, who aspire to a world where no one is left behind.

Thanks to your generosity, we are able to support projects that protect people from violence and abuse, improve living conditions and providing access to education.

The funds raised in our 75th anniversary year will be used for the betterment of the communities we support. By contributing, you too can make a difference.

A newsletter from



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missioninclusion.ca   

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