

What is PRESENT tense?

Present Tense is a magazine we publish to keep you informed about Mission Inclusion's activities.

It contains general information, testimonials and performance charts for our charitable annuities, gifts in wills and planned giving in general. It also informs you about the projects your gifts have made possible. Present Tense is published twice a year. Please encourage your friends to subscribe. We hope you enjoy reading it!



Over the past two and a half years, I've had the opportunity to get to know many of you. I've learned a lot from our conversations over coffee, on the phone and in your homes. I've been inspired by your loyal support and your commitment to Cardinal Léger's dream of a more just and inclusive world.

Leaving Mission Inclusion was not an easy decision for I am a firm believer in its work. However, an opportunity came up to continue working for a more inclusive world while returning to New Brunswick and being closer to my family.

I leave knowing that you are in good hands. For the past year and more, I've been training the team and passing on the knowledge that Louise Dyotte herself had passed on to me and the other philanthropy. All of these people-along with Sophie Blouin, who has been part of our estate planning team for 10 years—will continue to support you and work with you to achieve your philanthropic goals.

While the faces at the Foundation change over time, the organization's determination to pursue the Cardinal's mission never wavers. Thank you for all that you do to make our world more inclusive! I wish you all the best. Mission Inclusion will always be close to my heart.

Be well,

Sarah Kreplin



We thank everyone who worked on this magazine:

Editorial board Jean Philippe Brouillard Graphic design

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EDITORIAL



Dear reader,

autumn paints the October landscape with warm hues and the days grow shorter, I want to thank each and every one of you for helping us help those who are the most disadvantaged.

Over the past 75 years, we have supported projects in more than 25 countries and almost every region of Quebec. The faces of inclusion have changed over the years, but our mission has remained the same: to support and include vulnerable people, and to empower them to reach their full potential. In 75 years, we have seen the world evolve and faced challenges, but we have also seen moments of joy, love and success.

In this anniversary year, we have take out some positive news to celebrate. For example, our emergency response in Haiti helped families affected by intense flooding. We completed our partnership with Ateliers Speech and attended a concert by high school students whose self-esteem, social skills and life path have been transformed by the project you helped make possible.

On another note, our dear Sarah Kreplin has accepted a new challenge that will bring her closer to her family. We fully understand her decision and wish her every success in her new adventure.

I am comforted by the knowledge that our department will be able to count on Mission inclusion veteran,

The federal government has announced changes to the alternative minimum tax, effective January 1, 2024. Your tax receipts for donations of stock, for example, may be less useful from 2024 onwards. Speak with our advisor Kim Laporte to learn more about how you can take full advantage of available tax benefits before the end of the year.

Sophie Blouin, who has been with the Foundation for over 15 years, and Kim Laporte, who has been on our team for almost two years. Together, we look forward to supporting you in the choices you make.

In this newsletter, you will find information on important projects that your donations have made possible, along with ways of continued giving. As the seasons change, we encourage you to think about the legacy you will leave behind. Your generosity can brighten the world and inspire future generations.

Thank you for allowing us to share this adventure with you.

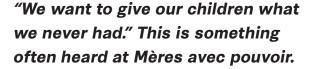
Take care,

Isabelle Morin

Senior Director, Development and Communications

OUT OF THE **DARKNESS**

MÈRES AVEC POUVOIR HELPS SINGLE MOTHERS IN MONTREAL



Being a single mother is tough. It takes courage. In Montreal, there are many women who have taken on the responsibility of raising their children by themselves, without the support of a spouse.

They face unique and often overwhelming challenges, but they are not alone in their journey. The Montreal organization Mères avec pouvoir is a beacon of hope for these women. It offers them a support network and vital resources to help them through difficult times.

Balancing parenting with financial responsibilities can be emotionally and financially draining. The path is often strewn with pitfalls. Single mothers can feel isolated. They never have a break from childcare and have no time for themselves.



Mères avec pouvoir makes a big difference

Mères au pouvoir provides a safe space where mothers can talk about their experiences, concerns and successes with other women in similar situations. They share their stories, share their feelings and build bonds of community.

For working mothers or those who need some time for themselves, affordable childcare is available. The organization also provides legal and administrative support to help navigate the complexities of obtaining the benefits to which mothers are entitled.

Most importantly, it gives single mothers a chance to go back to school and take control of their future.

Montreal's single mothers are heroes who deserve our support. Mères avec pouvoir gives them the helping hand they need by enabling these courageous women to build a network of contacts and find practical resources. It's a place where they feel understood and supported, so they can work towards a better future for themselves and their children, break through stereotypes and build their self-confidence. It is a Montreal story of resilience and self-help.

WOMEN **IN BURKINA FASO**



Mission Inclusion plays an important role in promoting women's rights internationally. As Catherine Bertrand, senior advisor, explains: "Women and girls are central to most of our projects, be it the fight against human trafficking, the promotion of sexual and reproductive health or food security."

Mission Inclusion's approach is based on close collaboration with local stakeholders. "This approach lets us work on changing mindsets, which is essential if the transformations we want to achieve are to be accepted and adopted by the local population," says Catherine.

The inspiring story of Fleur Sama, married mother of three, in Burkina Faso is a case in point. Fleur completed the bodywork program at the Centre féminin d'initiation et d'apprentissage aux métiers (CFIAM), supported by our local partner ATTOUS, and now runs her own women's garage. She now owns and runs her own garage, where she proudly promotes gender equality while providing opportunities for young people in her community.

According to Catherine, donor support has been essential. "One of the most pressing challenges is that the hardest-hit populations are often deprived of a voice and decision-making power." Your support helps equip communities with the resources and tools they need to make their voices heard and create meaningful change.

Quebecers of my generation had two heroes: Maurice Richard and Cardinal Léger

In 1959, when I was the host of the radio program "Le chapelet en famille," we had Cardinal Léger on the show and it is an event I remember fondly. While my personal encounter with him was brief, I always admired this towering figure who dedicated his life to eradicating the misery in the world.

He renounced honours and a position in a high office to work in the field, helping those most disadvantaged, and often in appalling conditions.

History teaches us that we are nothing if we don't care about the suffering of others.



If Coullier Jean-Pierre Coalier

Spokesperson for L'ŒUVRE LÉGER Sponsor of the Cardinal Léger Concert



A charitable annuity is a way to make a significant contribution to making the world a better place during your lifetime, while guaranteeing a stable income for the rest of your life.

The unseen impact of a charitable annuity is deep and lasting. The entire principal and the interest earned stays in the hands of our Foundation and is used to directly support the projects you care about. This is a long-term investment that aligns with your goals and needs. It is a way to make a tangible contribution to our efforts to build an inclusive world. We ensure a stable return over the long term, maximizing the impact of your contribution.

Attractive benefits

A charitable annuity guarantees you a fixed income until your death. A key benefit is the tax deduction: you are guaranteed an advantageous rate of return with minimal or no tax implications. You will know you are supporting the causes that are close to your heart, while benefiting from a steady income for the rest of your life. It's a unique opportunity to leave a lasting legacy and give concrete expression to your desire to help others—in perpetuity. In the first year, you will also receive a tax receipt for 20% of the transferred capital.

Hats off to women!

Half of Mission Inclusion's active annuities were bought by women. We are deeply grateful for your generosity and your unwavering support. Your purchase of a charitable annuity is a testament to your determination to make a lasting positive impact. We are honoured to be your partners in this noble endeavour.

GIFTS THAT PROVIDE YOU INCOME **IN RETURN**

OUR CURRENT ANNUITY RATES

FEMALE	AGE	MALE
5,43 %	65 years	5,91 %
6,09 %	70 years	6,62 %
6,54 %	75 years	7,16 %
7,73 %	80 years	8,46 %
8,69 %	85 years	9,18 %

* The rates shown below are based on a capital transfer of \$20,000, as of October 2023.

A LEGACY OF HOPE

ANYONE CAN MAKE A GIFT IN A WILL

People often think you have to be wealthy to be a philanthropist. But making a gift in your will is a way to do good that is within everyone's reach. Whatever the size of your estate, you can make a difference while still supporting your loved ones. Giving just a small portion of your estate will have an impact, while still leaving the bulk of your assets to your loved ones.

A gift in a will is a promise to make a donation after your death. Most people choose to leave everything to their family and loved ones. On the face of it, it makes sense. But in fact, your estate will be taxed quite heavily. Supporting charities that you care about can reduce your tax liability, sometimes to zero. Your accountant or tax advisor can give you the facts. A gift in a will is the most common, accessible and straightforward way to give.

There is no minimum amount. The gift can be changed or revoked at any time and is suitable for any situation. Any asset can be donated in a will: cash, artwork, stocks, investments in an RRSP or a RRIF.

I have been fortunate to live a privileged life, both personally and professionally. I worked in the field of pediatrics for nearly 40 years. That's why it's so important—indeed essential—for me to show my gratitude and share my good fortune through

a gift in my will. 77

Susan Kimpton Donor and retired pediatrician



You can make a general donation to our organization by designating the Jules and Paul-Émile Léger Foundation (118 923 689 RR0001) in vour will.

For more information, please ask our Major Gifts and Planned Giving team for our information kit on gifts in wills by calling 514-495-2424, ext. 135, or by checking the box on the the enclosed insert.

IMPORTANT NOTE:

By letting us know about your gift in advance, we can thank you during your lifetime, clearly understand your wishes and plan our projects and budget accordingly.



GIVE TO MISSION INCLUSION AND INVEST IN A BETTER WORLD

HELP US REACH OUR ANNUAL TARGET OF \$800,000!

Did you know that Mission Inclusion is one of the only public foundations that works across Quebec and also internationally? Do you mean, We believe social inequality has no borders, so we work across them.

Thanks to your support and engagement, we can work for a better quality of life and greater inclusion for vulnerable populations in Quebec and around the world. From the bottom of our hearts, we thank you for giving for future generations and for a better society.



Help create a more inclusive world

Reshape the future with us: book a one-on-one meeting with a member of our experienced planned giving team today.

The members of Mission Inclusion's Major and Planned Gifts team are professionals who can discuss your discuss the best tax options for you. They can visit you wherever you may be to inform you about the ways you can achieve your philanthropic goals and help change the world.

Thank you!

DO YOU KNOW ABOUT ALL THE WAYS YOU CAN GIVE TO MISSION INCLUSION?

Mission Inclusion's actions change lives.
There are many ways to support our mission:

- One-time donation: every gift, large or small, counts!
- Monthly donation: provides a stable income to reduce our environmental footprint.
- Planned giving: a gift in your will or life annuity, a gift of stock or life insurance that has a lasting impact.

For more information

Contact Sophie Blouin at sophie.blouin@missioninclusion.ca or 514-495-2424, ext. 135.

To find out more about the impact of your donation, sign up for our newsletter on our website:



A newsletter from



130 De L'Épée Avenue, Montreal, Quebec H2V 3T2 514 495-2409 | 1 877 288-7383

missioninclusion.ca f 🔰 in

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