

# PRESENT

LEAVE  
YOUR MARK  
ON THE  
WORLD

“ We are never happier  
than when we can  
give happiness. ”

- *Martin Luther King*

AUTOMN 2024

The newsletter about planned giving from



**mission  
inclusion**

A NEW NAME FOR  
THE LÉGER FOUNDATION

What is  
**PRESENT  
TENSE?**



Present Tense, published by Mission inclusion, the new name of L'Œuvre Léger, contains useful information, moving testimonials and precise performance charts for our charitable annuities, gifts in wills and planned giving in general.

It also tells you about the projects your gifts have made possible. Present Tense is published twice a year. Please encourage your friends to subscribe too.

**We hope you enjoy this issue!**

# Message from Director of Philanthropic Development

It was with great joy and enthusiasm that I joined the Mission inclusion leadership team a few months ago. As a child, I read about Cardinal Léger. He was described as an exemplar of charity. But I didn't know at the time that the Senate had created a completely secular foundation in honour of Cardinal Léger and his brother, two men whose extraordinary contributions to society helped restore dignity to millions of people in Quebec and around the world.

I have been truly moved to see first-hand the magnitude of their impact. So I will devote all my energies and ideas to helping the children, women, seniors and unhoused people who accept the assistance of the fabulous community assembled by Mission inclusion.

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**This community is you  
and us, working together  
to give everyone a chance  
to thrive.**

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For 76 years, the generosity of our community has been transforming Quebec and the planet. Thanks to you, we are able to go where the donors aren't, where there isn't the helping hand, the hope, the selflessness that can make it possible for people to take control of their lives and give back in turn. At Mission inclusion, are honoured to work with all types of donors, from investors to altruists, from sponsors to legatees.

Our consultants have proven their ability to manage funds wisely. Every dollar you entrust to us is put to work to realize your dreams, in line with your values: 100% of your donations go directly to the projects you support, with no administrative fees.

I owe my values to my parents and the teachers who believed in me. So I want to share those values as generously as they were shared with me and work with you to achieve my dreams for greater social justice and a less degraded environment.

Thank you, Mission inclusion, for welcoming me to your community!



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**Our team is growing** to serve you better and respond to all your questions. Here are its new members.



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# Mission inclusion, a beacon of hope for all

## An inspiring story of commitment

Yves Fournier has been a loyal donor to Mission inclusion since 2012. Throughout his life, he has always felt that helping and sharing were part of his personal mission. Today, he shares his inspiring story and deep commitment to the most disadvantaged. His heartfelt testimonial is a wonderful example of why our dedicated donors choose to be part of our community. Together, we are changing lives, one small step at a time.

“As the eldest son, I had to leave school early, around the age of 15 or 16. I worked in the mines and on the railway in Sept-Îles. Everything I earned I gave to my mother, because she was ill. I’ve always been used to sharing and helping.

When it came time to choose an organization to support, one ad caught my eye and I chose Mission inclusion. Why? Because I believe in your mission of inclusion, in your commitment to the poorest and most disadvantaged. I know that my donations will have a tangible impact. I’m aware that every penny counts, and I’m convinced that your organization is an effective vehicle for helping those who need it most.

The impulse to help people springs from many sources. To begin with, I come from a large family. As the eldest, I always felt a duty to help the others. Then my father died at the age of 99. Sometimes, towards the end of the year, he would give us money. Following his example, I decided to share with those in need.

Finally, after my divorce, I went on pilgrimages. Those journeys opened my eyes to the suffering of others and made me even more determined to do something to help. So I’m always ready to lend a hand to those in need. Supporting causes like yours is a way for me to walk the talk.”

***Together, we are making a difference.***

***Thank you for sharing your stories with us.***

**Write to us at [hello@missioninclusion.ca](mailto:hello@missioninclusion.ca)**



# HEADING TOWARDS THE ORGANISM CHICOUTIMI ORGANIZATION MAKES LIFE BETTER FOR TEENS

Thanks to your generosity, we are able to help young people overcome the challenges they face through our partnership with *Les Adolescents et la Vie de Quartier in Chicoutimi*. For the hundreds of future adults who pass through its doors every year, this organization is like a beacon in the storm.

Imagine these young people, aged 11 to 17, living in overcrowded housing projects, with no greenery to be seen. With your donations, we can be there for them, where they live. **Together, thanks to this organization, we are creating spaces where they feel not only safe but valued and understood.**

Community work in low-income housing projects can be emotional, because these young people have immense needs and resources are scarce. They experience poor living conditions: family financial stress, lack of positive adult role models, delinquency, substance abuse. Your financial support makes it possible to offer them free sports and recreational activities. It helps them stay in school and achieve their potential. You give them opportunities to grow up more gently, develop their self-esteem and learn to assert themselves.



## A few testimonials:

**Alex** "Thanks for the activities; it's good to get out of the house!"

**Sarah:** "Thank you for being there for our kids. Without you, they wouldn't have the opportunity to do all these activities."

**Fred** "It's a unique experience to go meet young people right in their yards. It takes time to gain their acceptance, and also that of families and local residents. But it's worth it. We're now welcomed by everyone. Our informal conversations with people and our evening events for young people are energizing the community and we feel the gratitude."

*\*Names have been changed to protect participants' anonymity.*

*By partnering with Mission Inclusion, you hold out a promise of change and hope for these teens. Your gifts translate our shared belief in their capacity for a successful life into reality.*

# BEYOND BORDERS: MISSION INCLUSION'S RESEA PROJECT

In Madagascar's coastal villages, where the waves of the Indian Ocean set the rhythm of daily life, an inspiring and transformative story is unfolding. Thanks to your invaluable support and that of Global Affairs Canada, Mission inclusion is investing in the ReSea project to create sustainable change in five East African countries: Kenya, Madagascar, Mozambique, Comoros and Tanzania.

## In-depth study to ensure lasting impact

Mission inclusion has partnered with TechnoServe, an organization that works in 35 countries to help entrepreneurs and farmers lift themselves out of poverty through environmentally responsible farming and fishing. Together, we conducted a comprehensive study to determine how to create jobs in coastal communities while preserving the health of the oceans—what is known as the “blue economy.”

### The study focused on several key issues:

- The ability to restore the health of the oceans
- The market potential of crops and fish catches
- The causes of the exclusion of women and young people from these jobs and businesses



Stakeholder validation workshop - Madagascar  
- March 2024

RESEA: Regenerating seascapes for people, climate, and nature

PHOTO: IUCN

In Madagascar, one conclusion was very clear: processing and freezing caught fish are two promising avenues for job creation and also for preserving seafood and reducing food waste.

## Your impact

Your donation is vitally important to support these young people and women who want to escape poverty and help their families. To become self-reliant, develop the skills to meet the needs of their families and earn the pride that comes with it, they need training in modern fishing and farming techniques.

These techniques will also enable them to use the land and oceans sustainably, despite climate change. **Together, we are forging a future in which equal opportunity and healthy oceans bring hope to each of these 71,000 people.**

## Help them achieve long-term autonomy

Join Mission inclusion to help these women develop their financial independence and become workers in the blue economy. Thanks to their new jobs, their children will have food and the oceans will have a future.

# CHARITABLE ANNUITIES



## Spread joy, and receive a stable income

A charitable life annuity is a way to support a cause you care about while locking into a stable income for the rest of your life. It is both generous to your community and advantageous for you.

The income you receive will depend on your age and the amount of principal you transfer to Mission inclusion. You will also receive a tax credit for approximately 20% of the amount of your donation in the year you make your contribution. The receipt will reflect the difference between the amount of the annuity and its market value.

One of the main advantages of this form of planned giving is that your income will be partially or totally tax free. You are assured of a stable income for the rest of your life, while helping to improve the lives of those most in need. Our annuity rates are very competitive with the market and have attractive tax implications.

*“ I have been fortunate to have a good life. I always stay positive. I want to give while I’m alive so I can see the impact of my gifts. I use the benefits of my charitable life annuities to give presents and continue spreading joy around me! ”*

**M. Clément Gratton**

Mission inclusion annuitant since 2005



**TAKE AN ACTION  
GENEROUS AND  
PAID BY CONTRACTING  
A LIFE ANNUITY  
OF CHARITY**

\* Our annuity rates vary with market conditions. The rates shown here are valid up to November 2024, based on a capital transfer of \$50,000.

### ANNUITY TABLE AND RATES\*

WOMEN	AGE	MEN
5,04 %	65 ans	5,39 %
5,69 %	70 ans	6,14 %
6,54 %	75 ans	7,18 %
7,80 %	80 ans	8,58 %
8,41 %	85 ans	9,07 %

[bonjour@missioninclusion.ca](mailto:bonjour@missioninclusion.ca)

# THE DIFFERENT FORMS OF PLANNED DONATIONS

Here are some ways you can contribute to the well-being of future generations during your lifetime

## Endowment fund: A relationship of trust

A charitable organization's endowment fund is a capital reserve invested for the long term. Only a portion of the income earned is used to fund the organization's activities. The fund's initial capital, also known as the endowment, is generally kept untouchable to ensure the organization's long-term finances.

At Mission inclusion, we value our relationship with our donors. It is this bond of trust that enables us to accomplish our mission. Recently, one of our advisors contacted a valued donor to thank him for his generous gift to the endowment fund. During the conversation, the donor expressed his satisfaction and sense of security:

*“ I’m glad someone from the Foundation called to confirm that my donation was received. Knowing that my money has reached its destination gives me peace of mind and confidence. I appreciate the gesture. ”*

**- A loyal donor since 2006**

## Gift in a will: A way to make a difference

As part of the national Will Power campaign, Mission inclusion is proud to be among the many charities, financial advisors and legal experts involved in this initiative and to show people how they can increase their impact, just by giving creatively.

Olivier L’Heureux, Financial Advisor, Wealth Management at Assante and a partner in the Will Power campaign, explains how planned giving can fit seamlessly into your financial planning while having a profound impact on the causes that matter to you:

*“ Planned giving is now an integral part of the financial strategies we discuss with our clients. I truly believe that many people want to give back to their community and support the causes they care about, but unfortunately they don’t know where to start or who to talk to.*

*Working closely with Mission inclusion and the Will Power campaign, we take the time to understand the client’s financial situation in order to align their financial and philanthropic goals.*

*When people put thought into their giving, the benefits can be considerable and profoundly transformative. This is a goal that goes far beyond reducing one’s tax burden. Together, we are building a better world. ”*

### Questions?

Write to us at [bonjour@missioninclusion.ca](mailto:bonjour@missioninclusion.ca)



# Mission inclusion continues making a difference for vulnerable people around the world.

Helping to build a world where everyone has a place is our core mission. The commitment and generosity of our loyal donors makes it possible.

**Become an agent of change and social inclusion. Help us better the lives of vulnerable populations in Quebec and around the world.**

**Every donation makes a difference! Thank you for being with us in our mission.**

For more information on gifts of securities, gifts of life insurance, endowment funds, gifts in will or any other form of planned giving, please contact Sophie Blouin: [sophie.blouin@missioninclusion.ca](mailto:sophie.blouin@missioninclusion.ca).

**To find out more about the impact of your gift, sign up for our newsletter: [missioninclusion.ca](http://missioninclusion.ca)**

You can also contact us at: [hello@missioninclusion.ca](mailto:hello@missioninclusion.ca)

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