

# PRESENT TENSE

What's your vision for the future? Let's make it happen together!

## CHARITABLE ANNUITIES

Read a donor's testimonial p.6


## PLAN YOUR GIVING

Advice from financial planner  
André Harbec p.7

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in Wills Month p.4

## HELP BUILD THE FUTURE WITH YOUR WILL

+ the impact  
of your donation



*« Dignity is an inalienable  
right of every human being,  
whatever their circumstances  
may be. »*

PAUL-ÉMILE LÉGER

SPRING 2025

The newsletter about  
planned giving from



## What is PRESENT TENSE?



*Present Tense* is published by Mission Inclusion, the new name of LÉGER FOUNDATION. It 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 donations make possible. *Present Tense* is published twice a year. Please encourage your friends to subscribe.

I hope you enjoy reading this issue!

# Message from the Director of Philanthropic Development

Talking about money can be awkward. Sometimes it's a taboo subject. Sometimes it's stressful. Sometimes it's daunting. Rarely do people discuss money with serenity or joy in their hearts, especially in these times of financial uncertainty. But it is always gratifying to think back on what we have given, the causes we have supported and the people we have helped.

I discovered philanthropy at an early age. I wasn't born with a silver spoon in my mouth. I went out to raise money to pay for school activities and scout camp. And I felt so proud! Decades later, I feel the same joy and sense of accomplishment when I make a donation to support an important cause. It doesn't leave me any poorer. Quite the opposite. The connection with my community makes me richer, and I know my gift will be put to good use by effective organizations.

Over the past 20 years, my vision of philanthropy has been enriched by the contact with donors. Whether they are wealthy or of modest means, they all live by their values and want to make a positive contribution. Their engagement fills me with confidence every day—confidence that as a society

we won't accept injustice and will take meaningful action.

Confidence that sharing enriches us all, individually and collectively. Confidence that there is no such thing as a small donation—only great hopes and impressive achievements when we work together.

Here are a few myths that my team and I have to dispel on a regular basis. We don't beg rich people for money: we empower donors to change the things that matter to them. It's a win-win!

We don't sell dreams and we don't do charity work: **we inform bold, visionary donors** of the concrete results of the outstanding work done by community organizations.

We don't promote tax evasion and the enrichment of the wealthy: **we advise donors on the best vehicles for achieving the maximum impact**, based on their objectives and interests.

When you talk to financial experts, **you sometimes find that your capacity to give is greater than what you had imagined**. These myths can lead us to deprive ourselves, and so we deprive our loved ones and the causes we care about of vital support.

In this issue of *Present Tense*, you'll meet some curious, proactive and generous people who have found their own simple ways to be philanthropists. Now let's spread the joy!



*Daphné Mailloux-Rousseau*  
**Daphné Mailloux-Rousseau**  
dmrousseau@missioninclusion.ca  
514-882-4084

We thank everyone  
who worked on this issue:

**CONTRIBUTORS**  
Daphné Mailloux-Rousseau,  
Kim Laporte,  
Lynne Dupuis,  
Nathalie Pedro  
et Mélanie Beauregard

**GRAPHIC DESIGN**  
Flo.Majerus  
**EDITING**  
Liette Lemay

**TRANSLATION**  
Analogos  
**PRINTING**  
Tabasko  
**MAILING**  
Kopel



# Your commitment pays off

For 76 years, Mission Inclusion has supported your projects, your values and your objectives. Together, we have helped weave a social safety net that spans the globe.

Thousands of people have contacted our philanthropy team for advice, to plan their annuity income or to choose the best type of donation in their financial situation. It is because of the trust they have placed in us that we have been able to develop such a comprehensive range of planned giving arrangements.

Thank you for telling us about your desire to help others while ensuring a good standard of living for yourself and protecting your loved ones.

An outstanding member of our staff, whom many of you know well, is taking her career in a new direction after more than 10 years serving our donors.

Sophie Blouin has provided administrative assistance to everyone who has entrusted their life insurance, annuities, gifts of shares or monthly donations to Mission Inclusion.

Thanks to her professionalism and dedication to our Foundation's mission, donors like you have received attentive, personal service in response to your questions. Dear Sophie, we wish you every success with your business. Thank you so much for everything!

Mission Inclusion is unique in many ways—not least because of exceptional people like Sophie Blouin who make sure your donations go in full to support vulnerable communities.

*In other words, rather than taking a percentage of your donation to pay our salaries and other expenses, all of your donation goes to the causes you care about and the people you want to help.*

We are proud of our uncompromising ethics, exemplary integrity and strong track record in all areas: our fundraising practices, our investment management and the distribution of funds to community organizations in Quebec and abroad.

As members of the Association of Fundraising Professionals (AFP) and the Canadian Association of Gift Planners (CAGP), the Mission Inclusion team is committed to upholding the Donor Bill of Rights and making philanthropy more accessible.

## Meet our new staff members

Don't hesitate to contact the dedicated professionals who have joined our team to tell them about what matters to you. They're here to listen.



**Alexia Muong-Danis**  
Senior Manager, Events and Corporate Partnerships



**Lynne Dupuis**  
Advisor, Philanthropic Events



**Rodolphe Gagnon**  
Technician, Donor Services

# May is Gifts in Wills Month

## HELP BUILD THE FUTURE WITH YOUR WILL



Louis Roberge and family

### A family tradition of generosity

May is the month we dedicate to gifts in wills. This is the time to think about the legacy we wish to leave. For Louis Roberge, a gift in his will is a way to extend his commitment into the future and continue supporting a cause close to his heart. He shared with us his motivations for this meaningful, forward-looking gesture.

Louis has been actively involved with Mission Inclusion since 1993, continuing a family tradition of generosity. When he retired, Louis' uncle Guy Roberge, one of the founders of the Foundation, encouraged him to take up the torch.

Louis was sensitized from an early age to the importance of giving back. This was a value rooted in his Jesuit upbringing. He went on to become an investment advisor and always maintained a strong social conscience.

It was when he visited a centre supported by Mission Inclusion that his commitment took a new turn. There he met young adults who had been left to fend for themselves after leaving the youth protection system.

One of them told him he had been shuffled from foster home to foster home and never knew stability. In a trembling voice, a young woman told him about her journey through abuse, prostitution and drug addiction.

Listening to these accounts, Louis was struck by the unfairness of it. He thought of his own children, growing up in a stable, privileged environment. He felt he couldn't remain a bystander; he had to do something.

## The transformative impact of giving

Over the years, Louis has seen the tangible impact of philanthropy. One day, a member of a partner organization mentioned an important point:

*“Mission Inclusion’s support isn’t limited to funding. It gives us credibility with other donors and partners.”*

Those words stayed with Louis. He realized that the Foundation is a driver of change that enables the launch and continuation of essential initiatives. Already involved in Cycling for Inclusion, he wanted to do more.

Once he had secured his children’s future, he asked himself: Do they really need a larger material inheritance?

The answer seemed obvious. He could afford to turn his commitment into a lasting act: a gift in his will to Mission Inclusion.

## A powerful expression of his values

Louis sees this gift as an act of faith in the future of the Foundation, one that is critical to the thousands of people it supports.

He is confident that if others do likewise, they can change the future of not just one organization but countless lives.



*“Everyone can do something, even if they’re not out in the field. By making a donation, raising funds or simply raising awareness, everyone can do their part.”*

By carrying on the family tradition of generosity, Louis exemplifies the power of planned giving, a personal commitment that projects one’s values into the lives of all the people supported by Mission Inclusion.

# A gift in a will has a long-term impact

Including a gift to Mission Inclusion in your will helps build a more just future while providing significant benefits:

### FOR YOU AS A DONOR

- It’s a way to give more without affecting your lifestyle
- Reduces taxes payable at death through tax credits
- Allows you to change your gift as your circumstances change
- Makes you part of a well-connected community of donors

### FOR MISSION INCLUSION

- Receives essential support to pursue its mission
- The program costs little to run and delivers an excellent return on investment
- Supports the building of a long-term endowment fund
- Provides a simple, accessible way for donors to make a lasting commitment





Giovanni Di Schiavi

# SUPPORT A WORTHWHILE CAUSE

and secure an income for life

A charitable annuity is straightforward: you make a gift of cash or assets to Mission Inclusion and in return you receive a regular fixed income for life, calculated on the basis of your age and the amount of your donation. A portion of this income is often tax-free. You will also receive a tax receipt for approximately 20% of your donation, reducing your tax liability.

Taking out a charitable annuity is a generous deed that provides you with a stable income while supporting social justice. Your gift becomes a lever for lasting change, while guaranteeing you financial security.

## An act of generosity that lasts a lifetime

Giovanni Di Schiavi has been supporting Mission Inclusion through a charitable annuity since 2008. His commitment grew out of a memorable encounter with Cardinal Léger:

*"My family immigrated to Canada in 1954, when I was a child. We had practically nothing when we arrived and we spoke neither French nor English.*

*One day, I was walking in Parc La Fontaine and in the distance I saw a bunch of children following a man. He looked like a priest. The kids were laughing and having a good time.*

*I was curious, so I hid behind a tree to watch them. I was a bit shy and it was hard for me to talk to them, as I didn't speak French.*

*But the Cardinal noticed me and came over to talk to me. When he heard my accent, he switched to Italian, much to my surprise! I was very happy that he spoke to me—and in my mother tongue! I often think back to that event. It may seem trivial to some people but to me, a young newcomer, it was very important. Talking to him in my own language made me feel included.*

*Decades later, when I was in a position to help, I took out my first life annuity to support the Foundation. I subsequently made other donations in honour of His Eminence Cardinal Léger, who made such an impression on me. I will remember that conversation for the rest of my life."*

Thanks to his charitable annuity, Giovanni Di Schiavi is making a lasting impact while enjoying financial security. You too can make a meaningful gesture that will transform lives.

### OUR CURRENT ANNUITY RATES\*

Age	Male	Female
65	5.32%	4.99%
70	6.09%	5.64%
75	7.11%	6.47%
80	8.51%	7.74%
85	8.93%	8.29%

\*Our annuity rates vary with market conditions. The rates shown here are valid up to May 2025, based on a capital transfer of \$50,000.

### EXAMPLE OF A GIFT OF SECURITIES

	Cash gift	Gift of securities
Value of donation	\$100,000	\$100,000
Acquisition cost of securities	-	\$20,000
Tax savings on capital gain (on \$80,000 that would have been taxed at 50%)	-	\$20,000
Tax credit (48.2 %)	\$48,200	\$48,200
Net cost of donation	\$51,800	\$31,800

This example assumes that taxable income from other sources is high enough to take advantage of the donation tax credit. If the amount of the donation exceeds the maximum allowable value in the tax year, the remaining value of the donation can be carried forward for the next five tax years.

# KEEPING YOUR VALUES ALIVE

today and tomorrow

## The philanthropic fund: Key to a more inclusive future

As social challenges mount, philanthropic funds are becoming important vehicles for ensuring the long-term continuation of efforts to build a fairer, more inclusive future.

A philanthropic fund creates a stable financial reserve that generates income to support projects over the long term.

Mission Inclusion's philanthropic fund is mission critical. It enables us to pursue our initiatives, both in Quebec and internationally, and ensures that the impact on vulnerable communities will continue into the future.

Mission Inclusion is honoured to be able to count on long-standing partners such as the Fondation Boucher-Lambert. Their concrete contribution to this project enables us to strengthen our commitment to promoting values of dignity, respect, inclusion and social justice.

**In June 2024, we were privileged to receive an exceptional donation of \$300,000 from the Fondation Boucher Lambert.**



This gift marks a new stage in a partnership that began in 1985. When we met with Ms. Lambert, she told us the inspiring story of

her father, who established their foundation in 1983. He was a man of vision and generosity who always wanted to share his wealth to make life better for others. That vision lives on thanks to his daughter's commitment.

Mission Inclusion is now one of the 14 organizations selected by the Fondation Boucher Lambert to receive major support. While the dissolution of the Fondation is a tremendous loss, we are committed to honouring her father's legacy by continuing his work through our philanthropic fund. This gift will enable us to continue changing lives through sustainable projects. It underscores the importance of passing on one's values and sense of community to the next generation.

## "Planned giving for lasting impact"

Making a donation is a deeply personal gesture that reflects our values and our vision for the future. According to André Harbec, a financial planner at Sidaros & Associates, IG Private Wealth Management, it's not just about giving, it's about planning your gift to maximize its impact while respecting your own financial situation and that of your loved ones.

"Just as we plan a trip according to our wants and means, it's important to plan our philanthropy," he explains. "You don't have to be a multimillionaire to establish a giving strategy. The key is to think about your goals and use the tools at your disposal to give intelligently."

Mr. Harbec cites the example of his own mother to illustrate his point. Even a person with a modest income can save and organize their estate to help their children while at the same time supporting the causes they care about. With careful planning, anyone can transfer funds to their loved ones during their lifetime while setting aside part of their estate for charitable purposes.

There are various vehicles available for structuring such a gift, including charitable annuities, life insurance and gifts of securities. These options ensure that your money is put to the best possible use while providing you with tax benefits.



**The important thing, says Mr. Harbec, is to see the gift not as a sacrifice but rather as a way to increase the impact of your donation while preserving your family's financial balance.**

Good planning allows you to give with peace of mind, without compromising your estate. "At the end of the day, well-thought-out philanthropy lets you do more, for yourself and others."

Whether you're already a donor or thinking about structuring your future giving, taking the time to consider the right strategy can make all the difference.

**Mission Inclusion is here to guide you through the process.**

Get the most out of life by planning  
your vacations...

## AND YOUR GIVING!

Planned giving is like a holiday. To make the most of your vacation, you have to plan ahead. And to maximize your impact on the causes you care about, you have to plan your giving.

For more information on gifts of securities, gifts of life insurance, endowment funds, gifts in wills or any other form of planned giving, please contact Kim Laporte at [klaporte@missioninclusion.ca](mailto:klaporte@missioninclusion.ca).



Please do not hesitate to contact us!

514 495-2409

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



**Daphné Mailloux-Rousseau, ps. éd.**

Senior Director of Philanthropic Development

ext. 139 | [dmrousseau@missioninclusion.ca](mailto:dmrousseau@missioninclusion.ca)



**Marilou Latreille-Chevalier**

Technician, Donor Service

ext. 116 | [marilou.chevalier@missioninclusion.ca](mailto:marilou.chevalier@missioninclusion.ca)



**Rodolphe Gagnon**

Technician, Donor Services

ext. 116 | [rgagnon@missioninclusion.ca](mailto:rgagnon@missioninclusion.ca)



**Lynne Dupuis**

Senior Manager, Events and Corporate Partnerships

ext. 136 | [ldupuis@missioninclusion.ca](mailto:ldupuis@missioninclusion.ca)



**Kim Laporte**

Senior Advisor, Major and Planned Gifts

ext. 120 | [klaporte@missioninclusion.ca](mailto:klaporte@missioninclusion.ca)



**Serge Kalfon**

Development Advisor, Corporate Giving

ext. 126 | [skalfon@missioninclusion.ca](mailto:skalfon@missioninclusion.ca)



**Alexia Muong-Danis**

Advisor, Philanthropic Events

ext. 143 | [alexia.danis@missioninclusion.ca](mailto:alexia.danis@missioninclusion.ca)



**Marie-Luce Altémé**

Fundraising Events Office

ext. 115 | [marie-luce.alteme@missioninclusion.ca](mailto:marie-luce.alteme@missioninclusion.ca)



**Chloé Cousin**

Administrator, database analysis

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



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

[missioninclusion.ca](http://missioninclusion.ca)