PRESENT TENSE

Expressing Your Values Through Planned Giving

25 years of Sharing Our Stories

Because Each of Us Play a Part in Shaping the Future.

FALL 2026

Magazine on planned giving

mission inclusion

Stories to Share. Values to Pass On. A Future to Build.

What is PRESENT TENSE ?

PRESENT TENSE is a magazine produced by Mission inclusion, formerly **L'ŒUVRE LÉGER**. Each issue provides valuable insights and inspiring personal stories alongside performance charts on charitable gift annuities, bequests and other forms of planned giving. It also showcases the projects made possible by your generosity. Published twice a year, the magazine keeps you informed and connected to our mission. Please encourage your friends and family to subscribe —it's free!

Enjoy the read!

Stories That Live On

Every gift carries a story.

Behind every act of generosity is an encounter, a conviction, or a defining moment. Often, what inspires us to give goes far beyond the here and now. It can be a way to honour someone we love, pass on a deeply held value, or contribute to something that will live on long after we are gone.

Over the years, these stories have woven together to form the fabric of our organization. They have shaped who we are and strengthened our commitment to the communities we serve, in Quebec and around the world.

Our story is rooted in the legacy of Cardinal Léger, whose vision of solidarity, inclusion, and human dignity continues to inspire our work today. Each person who chooses to support our mission becomes part of that story, adding their own chapter to a legacy that continues to grow.

What story will you bring?

We know that every donation has a story: the memory of a loved one, gratitude toward someone who changed our lives, or a sincere desire to help build a more just world. These stories are not lost. They live on through meaningful projects, lasting partnerships, and initiatives that transform lives.

Our role is not only to support programs and communities. It is also to carry forward a legacy of generosity, remembrance, and commitment. These stories are what bring us together. They give meaning to our work and strengthen the bonds that unite us as a community.

Thank you to everyone whose generosity has become part of our story. Together, we are building a more generous, inclusive, and hopeful future, rooted in solidarity and humanity, where every act matters and every memory has a place.

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Thank you to everyone who contributed to this issue of *Present Tense*:

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78 Years of a Mission That Continues to Change Lives

For 78 years, our organization has been guided by an unwavering conviction: solidarity has the power to create lasting change in people's lives. While social realities continue to evolve, both in Quebec and around the world, our commitment remains firmly rooted in the values our founder established from the outset.

Today, this legacy continues to inspire and guide us. **Every act of generosity, every planned gift, and every commitment to our mission helps bring this vision to life.**

With your help, Mission inclusion offers much more than financial support to communities experiencing vulnerability. We also work directly with organizations, providing practical support to help them strengthen their capacity, improve their practices, and increase their impact on the people and communities they serve.

We also support our partners in addressing the root causes of the challenges they face, an approach that is highly valued by those we work with. We take the time to understand the issues they encounter and listen closely to their needs. This helps us make better decisions. Did you know that every funding application we receive is carefully reviewed by our staff and a committee of volunteer experts? This careful process helps us direct financial support toward initiatives that will have the greatest impact and align with our mission.

The impact is tangible. We select projects with great care, knowing that every additional resource can help us reach more people and strengthen the communities we serve. We are proud to be part of this collective effort, and we believe our allies can be proud of their contribution as well, just as our partners are proud of what they accomplish with your support.

By honouring our history and recognizing all those who have helped shape it, including you, we continue to move forward with the same ambition: to build a more inclusive and caring society while remaining true to the values that have inspired us for 78 years.

From left to right : Nicolas Dedek, Kim Laporte Phaneuf and Tifanie Brazier

LET'S WRITE THE NEXT CHAPTER OF OUR STORY, TOGETHER

Choosing to make a monthly donation is a simple yet meaningful way to make a lasting difference. By giving regularly, our donors become true partners in our mission, helping us develop and sustain initiatives that respond to the evolving needs of communities, year after year.

Monthly giving is a way to make philanthropy part of your life, according to your means, while providing essential stability to Mission inclusion. Your ongoing support helps us plan our initiatives with greater confidence, sustain our programs, and continue supporting the organizations and individuals who rely on our help.

Regardless of the amount given, it is the collective commitment of our donors that makes all the difference. Every monthly donation, large or small, adds to this shared effort to create a real and lasting impact.

Monthly Giving: Generosity That Endures

At a time when needs are evolving rapidly, being able to count on committed allies means so much to us. Their trust gives us the confidence to move forward with ambition, pursue our mission with determination, and provide consistent support to communities here and around the world.

Thank you to all the donors who support Mission inclusion month after month. Your commitment helps build solidarity and strengthens our ability to make a difference where it is needed most.

Why do our donors choose to give monthly?

"I want to help people in need, and supporting your foundation allows me to do so in a way that suits my means."

"I support Mission inclusion so that you can continue your work here at home and around the world."

"I've been carrying on my grandmother's work for 35 years now!"

"Monthly giving allows me to help Mission inclusion combat the effects of unequal access to resources in Quebec and elsewhere in the world."

"For me, it's very important to contribute to the well-being of people facing difficult circumstances, both here and around the world, and to support your organization as it continues the work of Cardinal Léger."

Life Insurance: Carrying Your Values Forward

In 2020, Ms. Thomas named Mission inclusion as the beneficiary of her life insurance policy, a meaningful way of carrying forward the commitment of her mother, who had supported Cardinal Léger since 1985.

> *"For me, it's a way to continue what my mother began. She always believed in the importance of long-term support, and I share that vision," she explains.*

What inspired her decision? Ms. Thomas understood that a planned gift can transform an intention today into a lasting legacy. Thanks to the commitment of people like you, Mission inclusion can continue its mission to build a more inclusive society rooted in solidarity. **What do you want to leave behind?**

Invest in Change by Donating Securities: Simple, Effective, Generous

The Many Ways to Give

Donating securities, such as stocks, bonds, or mutual funds, is a simple and effective way to support a cause you care about.

You can make this type of donation as an individual or through your employer. One of its main advantages is that you can avoid paying capital gains tax while receiving a tax receipt for the fair market value of the donated securities.

Mission inclusion ensures that the process is simple, efficient, and secure. Simply complete the interactive form available on our website, then contact our team to let us know about the transfer. You can then authorize the transaction through your financial institution.

The transfer of securities usually takes between 5 and 30 days, and your tax receipt will be sent to you the following month.

Did you know that you can also use securities to purchase a charitable gift annuity?

In addition to avoiding capital gains tax, you could receive a tax receipt for approximately 20% of the market value of the securities transferred, while receiving a guaranteed income for life.

Read Ms. Charlebois's story to learn more about this unique way of giving.

Learn more about the benefits of using life insurance to make a charitable gift on our website.

WHEN A GIFT CARRIES A FAMILY LEGACY

A Gift for the Future

For Gisèle Charlebois, choosing a charitable gift annuity through a donation of securities is much more than a financial decision. It's a way to continue a family tradition of giving.

Deeply inspired by her father's commitment, she is proud to follow in his footsteps. Today, she wants to carry forward the values that have shaped her life: generosity, commitment, and care for others. As she puts it simply, these are family values. They are values her mother lived by throughout her life.

Her decision is also guided by a genuine concern for people's needs, particularly in Africa, where she recognizes the importance of support that is both long-term and transformative.

From left to right:
Richard Veenstra, Gisèle Charlebois and Nicolas Dedek.

From Father to Daughter: A Family Tradition of Giving

Through this gift, she is doing more than making a donation. She is continuing her family's legacy, honouring her roots, and contributing, in her own way, to a more just world.

Her father, Raymond Charlebois, expressed a similar sentiment in a 2006 issue of *Present Tense.*

> *"I opted for the charitable gift annuity in 2001. The annuity income was tax-free because of my age. The tax receipt allowed me to claim a significant tax credit. I was then better able to cover my expenses. I had already embraced Cardinal Léger's cause. So I continued what I had been doing: helping the poor."*

Current Annuity Rates*

Age	Woman	Man
65	5.47%	5.66%
70	6.08%	6.37%
75	6.86%	7.32%
80	8.16%	8.70%
85	9.84%	10.70%

*Rates may vary depending on market conditions. The figures shown above are based on a capital transfer of $100,000 (October 2026).

A DESIRE TO CREATE A MORE JUST WORLD

Throughout her career, particularly as an IT analyst, Ms. Julien has been guided by a desire to understand the world and help make it a more just place.

Her humanitarian commitment has deep roots. In 1987, after taking a one-year leave of absence from her employer, she taught in Cameroon, where a visit to Cardinal Léger's leprosarium left a lasting impression. A few years later, in 1995–1996, she continued her teaching work in Haiti. These experiences deepened her sense of solidarity with vulnerable communities.

From left to right:
Louise Julien, Kim Laporte Phaneuf and Marc-André Coallier.

From a very young age, she developed a strong commitment to giving.

Since 2022, she has regularly donated plasma. She still remembers a defining moment from her childhood: seeing her mother donate blood to save her life. That act of generosity shaped her understanding of mutual aid.

She comes from a family where commitment to others runs deep. Three of her aunts were nuns, and she has always supported humanitarian causes. Today, she wants to approach her philanthropy thoughtfully, organizing her finances during her lifetime while also planning a charitable gift to take effect after her death.

The charitable gift annuity felt like a natural choice for her

She has chosen to support Mission inclusion, as well as other causes close to her heart, because she has great confidence in their work, particularly their sound management and careful attention to administrative costs.

The charitable gift annuity felt like a natural choice for her. It allows her to maintain her financial security while making a concrete and immediate contribution to the causes she holds dear. **She also appreciates the significant tax benefits it provides.**

In addition, for more than 20 years, she paid premiums on a life insurance policy benefiting Mission inclusion, with the premiums qualifying for charitable tax receipts. Each year, these receipts reduced her tax burden, allowing her to make additional donations.

For her, giving is not simply a one-time gesture; it is a way of living in accordance with her values, both today and into the future.

What if your story, too, could help shape the future?

In the stories shared by our allies, a common thread emerges: a personal experience, an encounter, a turning point... a moment when the desire to make a difference for others became a natural choice.

It's not about wealth or financial means. It's about what brings us together: the desire to make a difference, here and now, elsewhere and for the future. Planned giving is accessible to everyone, depending on their circumstances and priorities. It offers an opportunity to take action in a way that reflects what matters to you and honours your past, your present, and your future.

Giving is also about choosing what you want to help flourish around you.

Contact us at any time!

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