



## *Registered Nurses Foundation of B.C.*

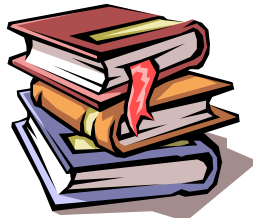
*“The Registered Nurses Foundation of B.C. promotes quality health care for the people of B.C. through financial support for the education of nurses”*

Summer Fall 2007

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### **WHO ARE WE?**

The RNF of BC is a registered charity dedicated to the promotion of nursing education. Its purpose is to promote the advancement of nursing care through education and research. Through the Foundation, bursaries are provided to nursing students in all types of nursing programs.



### **Board of Directors 2007-2008**

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### **RNF Seeking New Logo**

The Registered Nurses Foundation of B.C. wants to update its logo that is used on its letterhead, envelopes, newsletters, promotional material and website.

The RNF would like your input and has decided to have a RNF Logo Design contest. Starting October 15, 2007 and ending February 15, 2008 the RNF is accepting designs from RNF members and non-members (open to all).

#### **Rules:**

1. The logo submitted must contain the letters RNFBC and if possible reflect the RNF Mission ([RNF Mission Statement](#)).
2. The logo must have a maximum 3 colours (one, or two, or three colours) and must be able to be photocopied.
3. The logo entered must be emailed (attach picture file of logo and contact info) to [RNF@crnbc.ca](mailto:RNF@crnbc.ca) Note: Attached picture file can be a **bitmap** or **jpeg** file.
4. The winning designer of the new RNF logo must sign a release to the Registered Nurses Foundation of B.C. giving the RNF full and exclusive right to use the logo with no future payments involved.
5. The RNF Board will select the winning RNF Logo design by March 10, 2008 (if one design is acceptable).
6. The deadline for submissions is February 15, 2008.
7. Designs entered will not be returned and only the winning designer will be contacted.

Prizes for winning design:

**Ipod Nano (donated), \$250.00 and recognition in newsletter and website!**

### **Lessen the risk to your family with the right estate plan...by Patrick Geach (Part of a series of articles for the RNF News)**

Most investors know it's important to have a well-designed investment plan to meet their financial goals. But an investment plan, on its own, simply is not enough. You also need a comprehensive strategy to protect your assets as they grow, and preserve them for your family to benefit from when you are no longer around. In other words, you need an estate plan. There are four main components of an effective estate plan.

## **1. Your Will**

This is the central document in your estate plan, and everyone should have one. If you die intestate (without a Will), provincial legislation determines how your assets will be distributed. This means your assets could be distributed to individuals you would not have chosen, or worse, leave out those you would have wanted to include. Aside from keeping you in control of your own estate, your Will allows you to make arrangements to support specific family members, possibly through a special bequest or a trust, and to name a guardian for your children. It also allows you to specify in writing who will receive significant possessions, such as the family cottage or a treasured heirloom, and assign a representative to make sure your wishes are carried out. By structuring your Will properly, you may be able to maximize your estate, reduce taxes, and deal ahead of time with some of the expenses that are incurred at death. It's important to review your Will periodically to make sure it reflects today's realities. Your estate can grow significantly over the years, and your objectives may change over time.

### **You need an executor but choose carefully**

In your Will you need to designate someone to oversee your estate, known variously as an executor, an estate trustee with a Will, or liquidator, depending on the province. Choosing a representative can be a difficult or emotionally charged decision. To make an effective choice, keep the following points in mind:

- Choose someone you trust, preferably who lives in the same province and is younger than you.
- Make sure the person you name is aware of the responsibilities involved, and is willing to assume the role.
- Always name an alternate, in case your first choice is unable to perform the duties when the time comes.
- You can name more than one executor.
- You can name a professional representative (such as a trust company) to act as executor or co-executor.

## **2. Family Protection**

A life insurance policy is a good way to leave a tax-free sum of money to help your family with any immediate expenses, and to support them afterward. It's also a valuable source of funds to help pay the taxes due after your death — both the probate fees on the estate (which may be substantial, depending on your province of residence) and the income taxes due in the year of your death. Review your policy regularly to make sure it still reflects your circumstances. For instance, a death in the family can require you to name a new beneficiary. Also, you should review your policy periodically to ensure that it continues to adequately address your needs.

## **3. Power of Attorney for Property**

A Power of Attorney for property (known as a Mandate in case of incapacity in Quebec) is a document that authorizes a representative to make financial arrangements on your behalf should you be unable to do so because of illness or injury. Remember that family members — including your spouse — do not have automatic access to your bank accounts or control over the family home. This document is separate from your Will, and its authority ends with your death. It should contain wording that also allows the document to be used if you become mentally incompetent.

## 4. Your Living Will

A Living Will is known variously as a Power of Attorney for personal care or a health-care proxy. It enables you to leave directions if you should become seriously ill and unable to direct your medical care. In Quebec, a Mandate can apply to personal care as well as property. A Living Will can take a heavy burden off your family and caregivers at a time of great emotional stress. Be sure that the person you name is aware of your wishes, and is willing to make decisions on your behalf.

## 5. Leave it to charity — Strategically

Giving to charity is a good way to leave a lasting legacy. Several strategies can help maximize your support for your chosen organizations and the tax benefits for you or your estate.

**Gifts during your lifetime:** If you transfer ownership of assets such as cash, stocks or bonds, real estate, or art to a registered charity, you'll get a receipt equal to the asset's fair market value that will qualify for a charitable tax credit. Special rules reduce by 50% any taxable capital gains triggered by the transfer of certain publicly traded securities.

**Bequests in your Will:** If you leave cash or assets to a charity in your Will, your estate can claim a charitable tax credit for donated assets.

**Gift annuity:** This allows you to transfer cash, securities, or real estate to a charity in return for the income it generates. You'll receive tax-advantaged income until your death, at which point the assets will go to the charity.

**Life insurance:** You can either transfer ownership of a policy or take out a new one. The beneficiary would be the charity and, depending on how you set it up, you would receive a donation receipt for the cash value at the time of transfer and/or either the future premium payments or death benefit.

**Gift of residual interest:** This allows you to transfer ownership of an asset — for example, your home or a piece of art — to a charity that has agreed to accept it. You retain the use of the asset during your lifetime, and you receive an immediate tax receipt for its value. After you die, it becomes the property of the charity.

Professional advice is essential if you're thinking of making charitable giving part of your estate plan. In order for your estate plan to work effectively, all these components must work together. By coordinating strategies with your lawyer or accountant, or with specialists who have expertise in Financial Planning, Will & Estate Planning, Insurance, Charitable Giving, and Trust Services you can ensure you have the estate plan you need, and adapt it as your circumstances change over time.

*Patrick Geach is a Director of the RNFBC and an Investment Executive with ScotiaMcLeod in Vancouver. This is the second in a series of articles dealing with charitable giving. For more information on charitable giving and/or how investments fit within your overall financial plan, Patrick can be contacted at 604-661-1486 or by email at [patrick\\_geach@scotiamcleod.com](mailto:patrick_geach@scotiamcleod.com)*

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<b>RNF Announcement</b>	<b>RNF Website Address</b>
<p><b>President's Message</b></p> <p>Fall is upon us, with leaves falling, cool days, and students returning to classrooms around the province. Many of these students in basic training for becoming a nurse, or in advanced education, are able to do so because of the generosity of donors and the willingness of a small group of individuals willing to oversee fundraising and distribution of those funds. That is why I have volunteered to become part of RNFBC and have taken over the tasks as President from our retiring member, Kris Gustavson. My nursing career has taken me from the western states to northern BC, Vancouver Island and then to the Lower Mainland. In my working roles and personal trials to improve my own education I know the struggles that nurses go through in order to provide the best in care to our patients/clients. Educating the nurse of the future costs have risen along with all higher education, and our mandate is to provide as many opportunities as is possible for these students. The RNF will see significant changes over the next year as we move away from the nurturing role that first RNABC and now CRNBC has provided in our early years. We have an aggressive plan for fundraising activities and hope to attract more members to our growing organization who also wish to participate in the enterprise of funding Nursing Education. Come join us!</p> <p><b>Frankie Elder:</b> Frankie_elder@shaw.ca</p>	<div data-bbox="1029 758 1260 953" data-label="Image"> </div> <p><b>The RNF Website is located at the following address: <a href="http://www.rnfbc.ca">www.rnfbc.ca</a></b></p> <p>Information about the RNF can be found there including our mission and goals, our newsletters, bursary information, contacts, etc.</p> <p><i>The RNF Website is now able to take donations on-line!</i></p> <p><i>To Donate to the RNF, please see our website!</i></p> <p><i>“Immediate printable tax receipt provided!”</i></p>
<b>RNF BOARD MEETING DATES</b>	<b>Ways To Contribute to the RNF</b>
<p>RNF 2007-2008 Board meetings are scheduled as follows:</p> <p>Monday, November 26, 2007  Monday, January 7, 2008  Monday, March 10, 2008  Monday, April 28, 2008 (AGM)</p> <p><i>RNF Board meetings at CRNBC main office at 2855 Arbutus Street Vancouver.</i></p>	<p>Some ways you can help the RNF:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Become a member and renew your membership each year</li> <li><input type="checkbox"/> Let others know about the RNF and encourage others to become RNF members</li> <li><input type="checkbox"/> Make a donation to the RNF (Please see page 4)</li> <li><input type="checkbox"/> Volunteer for our events</li> </ul>

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## YOUR OPPORTUNITY TO CONTRIBUTE

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### BEING A GENERAL MEMBER...

Joining the RNF as a general member is your opportunity to make a contribution to the nursing profession. Student nurses need your support with the high cost of nursing education. The nurse shortage and the crisis in health care requires involvement at all levels. Joining RNF is one concrete way you can make a difference. You can download a membership application at [www.rnfbc.ca](http://www.rnfbc.ca).

### BECOMING A BOARD MEMBER ...

Are you looking for a way to contribute and enjoy working with an interesting and dynamic group of people? Become a Director of RNF! The Directors are nurses and members of the public from a variety of backgrounds who support the educational endeavors of student nurses. Becoming a board member offers you the opportunity to support the nursing profession and network with nursing and other leaders. The RNF Directors meet five to six times a year. Call Linda von Tettenborn, Chair of the Nominations Committee at 604-534-5582 if you are interested.

### BECOMING A RNF PATRON ...

Please call Frankie Elder at 604-543-9689 if you are interested in supporting the RNF as a Patron. Becoming a Patron includes an initial \$500.00 donation to the RNF and then committing to an annual \$100.00 donation to the RNF.

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## DONATION TO RNF

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**Yes, I would like to donate to the Registered Nurses Foundation:**

\$25.00    \$50.00    \$100.00    \$250.00    \$500.00    Other \$\_\_\_\_\_

**Please Mail Donation To:**

**Registered Nurses Foundation of BC  
2855 Arbutus Street, Vancouver, BC, V6J 3Y8**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Postal Code: \_\_\_\_\_ Tel: \_\_\_\_\_ Email: \_\_\_\_\_

Cheque: \_\_\_\_\_ Visa: \_\_\_\_\_ Master Card: \_\_\_\_\_ Credit Card #: \_\_\_\_\_

Expiry Date: \_\_\_\_\_ Signature: \_\_\_\_\_

# REGISTERED NURSES FOUNDATION 2006 BURSARY RECIPIENTS

In 2006, more than \$86,900 was awarded.

**Beverly Douglas  
Memorial Bursary**  
Larissa Pollard, UBC  
Zahra Dhanani, UVic

**B.C. Occupational Health Nurses Profess  
Practice  
Group Bursary**  
Karyn Greengrove, Royal Roads

**Carol Winter Memorial Bursary**  
Catherine Bryans, UBC/Okanagan

**Challenge Bursary**  
Linda Flato, UVic

**Children's & Women's  
Health Centre of B.C., Bursary**  
Jillian Hay, UBC

**Clarice Lee Memorial Bursary**  
Sandra Barnes, CNC

**Dorothy Kergin Baccalaureate  
Bursary**  
Terra Belliveau, UBC/Okanagan

**Elgin & Vivian Lockridge Bursary**  
Kathryn Apostoliuk, UBC  
Grace Isog, UVic  
Sara Pape-Salmon, UNBC  
Erica Roberts, UBC  
Samantha Stockland, UVic  
Purewal Sundeep, UBC

**Esther Paulson Bursary**  
Michelle Culjac, Kwantlen

**Gordon J. Murphy  
Memorial Bursary**  
Kathleen Yue, UVic

**Helen Margaret King Memorial  
Bursary**  
Sarah Baker, UBC  
Edna McLellan, UVic  
Girard, Robyn, Athabasca  
Lisa Mathur, UVic  
Diella Schatz, UNBC

**Kathleen Ure Bursary**  
Tamara Barnett, Camosun College

**Kenneth Clark and  
Ellen Woolfitt Bursary**  
Emily Doyle, BCIT

**Mary Sutherland Bursary**  
Tracey Adams, UVic  
Tanya Barnard, Camosun College  
Brianna Brunt, Thompson Rivers  
Erica Jones, Thompson Rivers  
Marissa MacDonald, UVic  
Jana Stensland, UVic

**Missionary Sisters Immaculate  
Conception & Sisters of Charity**  
Sandra Lauck, UBC  
Patti Zettel, UBC

**RNABC Nursing  
Education Bursary**  
Lindsey Allen, Thompson Rivers  
Heather Blaus, UBC  
Anna Bojanczyk-Shibata, UBC  
Andrea Felzmann, UBC  
Lisa LaFleur, UVic  
Ryan Rhodes, UCFV  
Christopher Richardson, UBC  
Tracy Shenton, UVic  
Natalie Wheatley, Selkirk College

**Research Bursary**  
Marilyn Plummer, UVic

**Royal Jubilee School of Nursing  
Alumnae Bursary**  
Janice Appleton, Royal Roads  
Andrea Kleywegt, Malaspina

**St. Joseph's Bursary**  
Steven Schaffer, Trinity Western

**Sinn/Archibald Memorial Bursary**  
Dena Hayes, UVic

**South Fraser Bursary**  
Jennifer Grinstead, BCIT  
Joanna Mong, Trinity Western

**Sylvia Code Memorial Bursary**  
Nerrisa Bonifacio, UBC

**Val Dyck Memorial Bursary**  
Dara Jean Johnson, Thompson Rivers

**Vancouver General Hospital School  
of Nursing Alumnae Bursary**  
Sara Dekker, Malaspina  
Sandra Harris, UBC  
Sarah Henderson, Malaspina  
Margaret Lee, UVic  
Kristen Magel, BCIT  
Hope Mutama, UVic  
Angela, Stevens, Douglas College  
Karen Thomson, UVic  
Robert World, UBC/Okanagan  
Nola Wurtele, BCIT

**Vivian Grantham Memorial  
Bursary**  
Michelle Su, UBC

**Wesley A. Bell Memorial Bursary**  
Debra Parkhouse, Camosun College

**Xi ETA Bursary**  
Allison Gain, UBC

**Yvonne Andrews Memorial Bursary**  
Sheri Skibeneckyj, UVic

**Frederick & Elizabeth Willett Bursary**  
Ashkan Azarnia, Camosun College  
Catherine Blouin, Malaspina  
Shelagh Brennan, UVic  
Samantha Clarke, Camosun College  
Mandy Cunningham, Langara College  
Kristy Dobernick, UBC  
Christel Ficke, BCIT  
Sara Gogo, UVic  
Erynn Hanawalt, Trinity Western  
Elaine Hanlon, UBC  
Lara Heaton, Camosun College  
Toby Hilton, UVic  
Michelle Irvine, North Island College  
Susan Johnson, UBC  
Valerie Kerr, Cambrian College  
Noreen Lerch, UVic  
Elizabeth Lofts, Camosun College  
Kelly McCluskey, UVic  
Rozalyn Milne, Camosun College  
Myanne Peacock, BCIT  
Sigrid Quilala, BCIT  
Brady Scafe, Thompson Rivers  
Michelle Sordal, UBC  
Pamela Teare, BCIT  
Trisha Thomson, UBC  
Randall Town, Camosun College  
Christine Upright, UVic  
Kate Wiles, Thompson Rivers  
Sarah Wyatt, Thompson Rivers

