



SERVING CHILDREN & YOUNG ADULTS WITH SPECIAL NEEDS

Planned Giving with Red Roof Retreat

*All you need
is love, love*

WWW.REDROOFRETREAT.COM

Charitable Registration #88759 2285 RR0001



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WHO WE ARE

Founded in 2001 by Steffanie Bjorgan, **Red Roof Retreat** provides quality respite and recreational programs for children, youth and young adults with special needs, and their families in the Niagara Region.

Those participating in **Red Roof Retreat** programs have a range of special needs, and may require supports for their physical, cognitive or medical needs.

After five years of teaching, Steffanie's second son, Garrett, was born with Cerebral Palsy. Steffanie and her husband, Moe, quickly discovered that, with love and boundless energy, much can be done to support and enhance the lives of people with special needs.

In 2001, they established **Red Roof Retreat** as a place for children to learn and grow in a fun, safe and nurturing environment.



*Steffanie & her son
Garrett*

FACILITIES

Located in rural Niagara on the Lake, **Red Roof Retreat** is located on a picturesque 11-acre farm, known as The Ranch. The property boasts a fully accessible playground, wetland, therapeutic garden, gentle farm animals, beautiful walking and

riding trails, wagon rides and an activity room to host programs or functions.

Also located on the property are a barn, event tent, BBQ facilities, outdoor accessible washrooms, and the main house which is home to the respite program and administrative offices.

In September of 2014, **Red Roof Retreat** opened their doors to a new location to help better serve more children and young adults with special needs. The Community Centre is located in St. Catharines provides more Adult Day Program options as well as more Recreational and Community Programs. The Community Centre offers a pool, bowling and other recreational and social activities.

CREATING A BRIGHTER FUTURE

Red Roof Retreat would like to do more. There are more than 3,500 families living with special needs in the Niagara Region and that number is growing.

Help **Red Roof Retreat** keep and enhance the level of respite care and other services offered. Options for local respite care are very limited. With your generous support, you can move children and their families off waiting lists into one of our programs. Once there, these special needs children and young adults will make lifelong friendships and their families will grow to be stronger than ever.



Gift Planning means structuring your gift to maximize tax benefits and achieve personal goals while supporting a favorite cause.

A planned gift to **Red Roof Retreat** may be “outright” (for **Red Roof Retreat**’s immediate use) or “deferred” (arranged now for completion at a future time). Some planned gifts are designed to combine support for **Red Roof Retreat** with life income to the donor. Each type of planned gift offers particular benefits to the donor, and each supports the mission of **Red Roof Retreat**.

Look over this brochure and find the way of giving that best meets your situation and goals. Then use the response form to request further information you can review with your financial advisor. When you’re ready to proceed, we’ll be pleased to assist you in completing your gift.

GIFTS FOR THE PRESENT

An outright gift of cash, either by cheque or by credit card online, is the simplest way to give and it can often be the best way. You receive a donation receipt for the full amount you give, resulting in tax savings for the current year.

For example, if your combined federal and provincial tax credit equals 46 percent, a \$5,000 cash gift to **Red Roof Retreat** will result in tax savings of \$2,300, so the actual cost of the gift to you is only \$2,700! (The amount you may claim in charitable donations in any one year is limited to 75 percent of your net income for that year. Any excess may be carried forward for up to five years.)

An outright gift of listed securities yields a special tax benefit: you will be *fully exempt* from tax on the capital gain. For gifts of other types of **appreciated property**, 50 percent of the gain will be taxed. In this case, your tax credit will always exceed the tax on the gain, resulting in net tax savings, because 100 percent of the taxable gain is creditable.

All of these gifts for the present go to work immediately. Your contribution is either expended now for the purpose you designate, or it is invested in an endowment with income expended each year for your purpose.

GIFTS FOR THE FUTURE

The most common type of *deferred* planned gift is the **charitable bequest**. It can be as simple as a sentence or two in your will, or a codicil appended to your present will. Your bequest may specify a certain sum of money: “I give to **Red Roof Retreat** the sum of \$_____ to be used for its general purposes.”

If you prefer, you may give a particular asset (“my shares of XYZ stock”) or a portion of the residue of your estate after other bequests have been paid (“50% of the rest, residue and remainder of my estate”). In consultation with **Red Roof Retreat**, you may designate a particular purpose for which your bequest is to be used, and you may indicate whether your bequest is to be available for immediate use or held as endowment. Your estate will be entitled to a donation receipt for the full value of the bequest, which may reduce significantly the tax payable with your final income tax return.

A gift of life insurance can provide a significant future gift to **Red Roof Retreat** at a very modest, present cost to you. You may make such a gift with either an existing policy or a new one.

You may give the death benefit of an existing policy simply by naming **Red Roof Retreat** as the beneficiary. However, to receive a current tax benefit, you must also transfer *ownership* of the policy to **Red Roof Retreat**, which entitles you to a donation receipt for the full value of the policy. When you make **Red Roof Retreat** the owner and beneficiary of a new policy, you receive a donation receipt for every premium you subsequently pay. At your death, **Red Roof Retreat** will receive the proceeds.

A gift of retirement plan assets can also produce a significant future gift. Registered retirement savings plan (RRSP) and retirement income fund (RRIF) accumulations can often be sizeable, and will be taxed as ordinary income on the death of the owner (or surviving spouse, when applicable). Naming **Red Roof Retreat** as a beneficiary of all or a portion of these funds at death can effectively offset the taxes otherwise owing, and support our cause at the same time.

GIFTS THAT GIVE BACK

Some planned gifts “pay you back” by paying you income or allowing you to enjoy the use of your property even after you have given it to **Red Roof Retreat**.

A gift annuity provides both a gift to **Red Roof Retreat** and guaranteed payments for life to you or you and another person, such as a spouse. The annuity rates depend on your age, but they will normally be higher than current GIC interest. Moreover, a portion of your annuity payments (100 percent in some cases) will be paid out tax-free. All donors will also receive a donation receipt for a portion of their original contribution.

A charitable remainder trust is a deferred giving arrangement under which you irrevocably transfer property (cash, securities or real estate) to a trustee. You retain the right to the income from the trust, either for life or a specified term of years, and at the end of that time, the trust principal becomes your gift to **Red Roof Retreat**. You receive a donation receipt for the present value of this remainder interest. In consultation with **Red Roof Retreat** staff, you may designate your gift for a particular program or as endowment.

A gift of a residual interest “gives back” in a different way. You may donate your residence, which could be either your principal residence or a vacation home, and continue to occupy it during your lifetime. In each case, you receive a donation receipt for the present value of the “residual interest” you have given to **Red Roof Retreat**. You cannot give a residual interest in artwork itself; the artwork would have to be placed in a trust.

INTRIGUED? Then we invite you to request more information . . .



FOR MORE INFORMATION

Detach this panel and mail it to:

Red Roof Retreat
1594 Concession Six, RR2
Niagara on the Lake, ON, L0S 1J0

Telephone: 289-868-9800

Fax: 289-868-9333
office@redroofretreat.com

Name

Address

City

Province

Postal Code _____

Phone _____ / _____

Business

Home

Email _____

I would like more information about a:

- Gift to ***Red Roof Retreat*** in my will
- Gift of cash or appreciated property
 - Gift of life insurance
 - Charitable Gift annuity
 - Charitable remainder trust
 - Gift of residual interest

If you have already arranged for a future gift to ***Red Roof Retreat***, we'd like to know about it.

- I have included ***Red Roof Retreat*** in my will.
- I have named ***Red Roof Retreat*** as the beneficiary of a life insurance policy.



*The information in this brochure does not constitute legal or financial advice and should not be relied upon as a substitute for professional advice. **Red Roof Retreat** encourages you to seek professional legal, estate planning and financial advice before deciding on a course of action.*

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