



YOUR GIFT
YOUR LEGACY
YOUR PLAN



concordia.ca/plannedgiving



CONCORDIA: YOURS TO ADVANCE

Since its founding, Concordia has benefited from visionary donors whose planned gifts have helped shape the university and its people. Committed alumni, faculty, staff, friends and donors have generously made planned gifts to honour a loved one's memory, advance a cause that's close to their hearts or create legacies that benefit society and generations of future students.

WHAT IS PLANNED GIVING? A planned gift allows you to make a meaningful donation that is tailored to your financial and charitable goals.

WHAT ARE THE BENEFITS? A planned gift enables you to make a more significant contribution than you thought possible. You can achieve financial and tax benefits through planned gifts that help fulfill your philanthropic objectives.

WHAT CAN YOUR GIFT SUPPORT? Your gift can be tailored to fit your interests. You can give to over 500 areas of your choosing — from athletics and libraries to physical resources and research.



STORIES FROM OUR DONORS



PATRICIA DUDAR: ENCOURAGING STUDENT ATHLETES

"I was fortunate enough that my parents were able to pay for my education. In a lot of cases, parents don't always have the capability to do so. I was able to work, to make enough money and to maintain my health, because of what I learned at university.

When I was completing my master's degree, I was also working full time. By doing sports, I was able to relax, and when it came time to studying, I was able to thoroughly focus. I think sports are great psychological outlets; they help you to distract yourself in a wholesome way. Sports also teach students to be focussed and disciplined.

My inspiration comes in knowing that students who engage in athletic pursuits — especially those competing in track and field, which is my passion — are outstanding scholars. They study and work hard, they're committed athletes and are very well-rounded. I really want to encourage them and it's wonderful to be able to help them out through Concordia's Planned Giving.

I think that it's important to give back. If everybody gave back just a small portion of what they gained from the institutions that benefited them, the financial results would be enormous."

— **Patricia Dudar**, BSc '68, BEd '69, MSc '77, is a retired teacher and award-winning athlete. In 2008, she established an undergraduate award for student athletes. Patricia has been running marathons since 2001 and has no intention of quitting anytime soon.





STORIES FROM OUR DONORS



RAGAI IBRAHIM: HELPING TOMORROW'S LEADERS

"Since I experienced the life of a graduate student, I know that without support it can be very difficult for most people to pursue graduate studies.

That's why I'm bequeathing my Registered Retirement Income Fund to Concordia to support graduate students. Today's graduate students will be tomorrow's scientific leaders. We need to sustain Canada's place on the world scene by supporting our graduate students.

I think people should really consider including a provision in their financial plans to give back to their alma mater. To me, giving back towards education is an obligation of sorts. A university education makes a graduate more valuable — you can move to a profession where there's no limit to your ambitions.

My dream for future students is that they continue their careers in research. I hope they contribute to their areas of specialization so they can raise Concordia's as well as Canada's research profile. It's a dream I'm helping advance through Planned Giving."

— **Ragai Ibrahim**, a distinguished professor emeritus in Concordia's Department of Biology, has overseen some 40 graduate students as a teacher and plant scientist for almost 50 years. In 2005, he established a graduate award in biology at Concordia.





STORIES FROM OUR DONORS



ANDREW FORBES: A STRONG SENSE OF LOYALTY

"I believe I would not be where I am in my career today without Concordia. The university provided me the opportunity to get a degree — an education — which led me to become a chartered accountant. I feel a strong sense of loyalty to the university. I made small donations while I was a student. As I advanced in my career, I realized there are students who don't have the means to attend university. Out of a desire to support the institution that was instrumental in my development, I decided to fund a bursary for deserving accounting students in financial need. I'm at the point in my life where I'm getting my affairs in order and planning my estate. I always thought about including a provision for Concordia in my will, and I recently added a specific bequest to the university. I have often discussed my love and affection for Concordia with my family, which has influenced my children.

Although we live in Toronto, my daughter, Allison, BA 10, chose Concordia and my 14-year-old son is also thinking of attending and possibly becoming a CA. So Concordia has always and continues to have a special place in my heart."

— **Andrew Forbes**, BComm (acct.) 94, GrDip (acct.) 95, is a partner, specializing in Canadian taxation, with the KPMG accounting firm. He has established the Andrew Forbes Bursaries in Accountancy and contributed to the John Molson School of Business Building Fund.



STORIES FROM OUR DONORS



TANIA SHAMY: A DAUGHTER'S TRIBUTE

"When I was completing my bachelor's degree at Sir George Williams University, my mother, Yolande Tomiuk, went back to school. She graduated from Sir George in 1970 with a BA — one year after me. I admired my mother for her commitment to completing her education in the evenings while continuing with a full-time job, caring for a home, a husband and a family of four children. The amount of effort that it took and the sacrifices she made were incredible. Despite constant fatigue, her enthusiasm never waned. I could see that her university classes were motivating and fulfilling. My mother's success in her courses in creative writing eventually led to the publication of her book of poetry. When she died from breast cancer in 1984, at the age of 60, I knew I had to honour her memory. I contacted Concordia, and through Planned Giving, established a bursary to help women like my mother who choose to return to school in later years. I hope that the

future recipients of this bursary will understand how much their efforts are appreciated. Education will broaden their horizons, better their lives and the lives of their families. I am extremely passionate about this bursary and what it will mean for future generations of women. I know that you don't have to be exceptionally wealthy to help another person, and I feel that if your heart is in the right place you can make a difference — one woman at a time."

— **Tania Shamy**, BFA 69, Dip Ed 72, MA 84, like her mother also returned to school later in life. Following her Concordia education, she earned a second graduate degree in 2000 and a PhD in art history in 2009 from a sister institution. She has throughout her life been involved in the visual arts.



Yolande Tomiuk



STORIES FROM OUR DONORS



DAVID GAWLEY: GRATITUDE FOR HIGHER EDUCATION

"My late wife Marjorie Gawley, MA (English) 76, set up a bursary for Concordia students because the university — in those days, Sir George Williams — allowed her to get her degree. We pooled our money in all things, so any gift to Concordia was a gift from both of us. Concordia was where Marjorie was able to get a degree part time when other schools didn't offer night courses. The university was more than willing to help people just out of high school who wanted to continue their education but also wanted to work. She found her professors more than helpful. That developed the first part of the relationship. We felt that as long as we were living we would contribute a certain amount every year.

We initially put Concordia in our wills. Since my wife's death, I've updated my bequest. I've had contact with various people at the university and I've always found them very friendly and supportive and very forthcoming about what Concordia is trying to do. It's just been a friendly relationship."

— **David Gawley** is now retired after a long career with Canadian Pacific. Before his late wife's death in 2010, they established the Marjorie McInnes Grant Cooper Bursary, awarded annually to female, full-time undergraduate students. They established an additional planned gift to Concordia to support the bursary.



Marjorie Gawley





STORIES FROM OUR DONORS



ANDREW ELVISH: PLANNING FOR THE FUTURE

“At a certain point in my 30s, I started to plan my estate. Having a plan for your financial future is important as it contributes to peace of mind. And because I feel people have a responsibility — if they have the means and the ability — to look after their alma mater, I chose to give a portion of my estate through Planned Giving to the Faculty of Fine Arts at Concordia. I really enjoyed my time there and I thought it was a strong university with a supportive faculty and administration. As someone who graduated from Concordia and benefited from my education, I also felt a desire to help out the university and an obligation to ensure that future students have the ability to be involved in the university in the same way I was involved. My hope is that future

generations will have bursaries, good reading rooms, good libraries and good research facilities, just as I did. This is critical to me and obviously this cannot be done without external help, given the low tuition in Quebec. There are also some strong financial benefits to setting up a donation as part of your estate, such as offsetting taxes. And you don't have to be extremely wealthy to think about this sort of thing. I believe any form of donation will also give you that good feeling that you are taking care of your alma mater and doing something for future generations of students, as well as offer you financial peace of mind.”

— **Andrew Elvish**, MFA 97, is vice-president of marketing at Genetec Inc.



STORIES FROM OUR DONORS



MICHAEL LONARDO AND OLIVIA LEWIS: RECOGNITION OF IMMIGRANT PARENTS

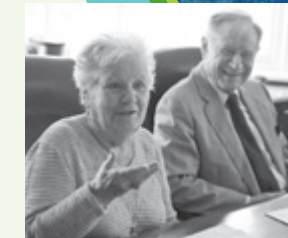
“My parents, Maria and Domenico Lonardo, immigrated to Canada from Italy in the 1950s with a very limited education. As a result, education for my sister and me became top priority — we both have three degrees. I graduated from Concordia in 1975 with an honours BA in history. I thought it would be fitting to donate funds that could be used for students studying immigrant life in Canada. To the student recipients, the fact that they get a scholarship is as important as the money that’s attached to it. I feel good about the donation, but in a way, it’s an easy thing to do, to give money for a purpose you believe is important.”

— **Michael Lonardo**, BA 75

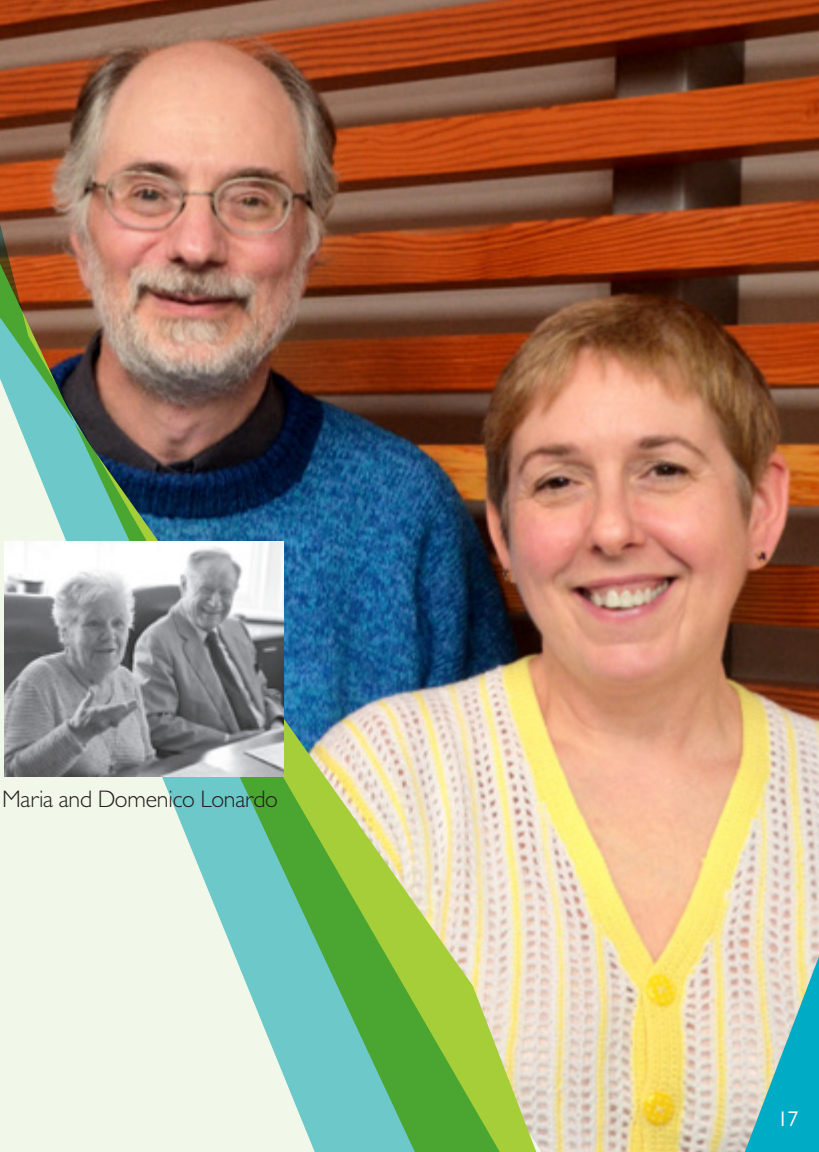
“We feel a great sense of satisfaction with this gift and I think Michael’s parents will be very proud, given the importance they have attached to education. Neither of his parents had the opportunity to go to school because they lived in a small village. They’re both very bright. Maria and Dominic are not going to be with us forever, but their names live on forever in this scholarship. A \$1,000 scholarship may not make a difference in a student’s career, but it could. I suspect people don’t realize how easy planned giving can be, not to mention how good it makes you feel!”

— **Olivia Lewis**

As they prepared to celebrate the 60th anniversary of his parents in 2012, Michael Lonardo and his wife, Olivia Lewis, endowed a Concordia scholarship in his parents’ name. Through Planned Giving, they created the Maria and Domenico Lonardo Scholarship, which provides a \$1,000 award to a Faculty of Arts and Science student studying immigrant life in Canada.



Maria and Domenico Lonardo





YOUR GIVING OPTIONS

Planned gifts provide resources that create extraordinary opportunities that shape the future of education. By consulting our planned giving team, you can discover a myriad of easy giving options that meet your unique financial needs. Our team can:

- Recommend planned gifts that benefit you and your family.
- Find immediate and deferred tax advantages for both you and your heirs.
- Suggest meaningful ways your support of Concordia can meet your goals and interests beyond your own lifetime and far into the future.

ENDOWED GIFTS

Among our wide array of giving options, consider establishing an endowment that can be allocated to your specifications. Created in your lifetime or bequeathed in your will, endowments provide support to Concordia in perpetuity. The principal remains generally untouched, while financial support is drawn from the value of the endowment. Such an endowment can provide a meaningful and permanent remembrance for a loved one and fulfill your long-term philanthropic goals. Endowments can be created within a wide range of levels.

For example:

- \$50,000, as a suggested minimum, to endow undergraduate bursaries and scholarships.
- \$75,000, as a suggested minimum, to endow graduate bursaries and scholarships.
- \$150,000, as a suggested minimum, to endow research funds or lectureships.
- \$200,000, as a suggested minimum, to endow graduate fellowships.
- \$1 million, as a suggested minimum, to endow professorships.
- \$3 million, as a suggested minimum, to endow chairs.

WAYS TO GIVE

The most common type of planned gift is a bequest, but there are many giving vehicles. Let our Planned Giving team help you discover what best fits your needs. We can tailor any planned gift around you and your family's progression, your life stage and your financial situation.

Listed securities: Capital gains taxes on shares, bonds or mutual funds are eliminated upon donation to the university.

Stock options: This long-term component in executive compensation is focused on performance over more than three years. In today's volatile economy and job market, executives may be wise to exercise their options while they are in an upswing and make a difference to Concordia with a minimal impact on their cash flow.

Restricted share units: Not to be overlooked, this is a mid-term component of executive compensation that executives can consider donating. While all income received under this form of executive compensation is tax-deferred until eventually paid out, all is taxed at full employment income rates upon receipt. Timing a significant planned gift to Concordia following payment is a wise decision.

Gift plus annuity: In return for a donation of fixed-income investments, the donor receives guaranteed payments for life, a large portion of which is tax-free, and a tax receipt for 20 to 30 per cent of the capital donated. A gift plus annuity is most appropriate for donors aged 68 and up.

Residual interest in real estate or art:

A principal residence, vacation home or artwork is transferred to the university, while the right to use and enjoy possessions is retained by the donor for life.

Charitable remainder trust: Most appropriate for donors aged 70 and over, a charitable remainder trust is an irrevocable transfer to a trust, either during the donor's lifetime or through a will. Usually the trust pays an income to the designated beneficiaries during their lifetime and the remainder is then transferred to the university.

Life insurance: Name Concordia as owner and irrevocable beneficiary of your policy. This type of gift is appropriate for donors aged 30 to 60 who hold an existing policy that is no longer needed, or who want to make a large gift but have limited resources.

Bequest: A bequest is a gift promised in a will that can reduce estate taxes. Bequests may consist of a variety of asset types: registered funds, pension plan accumulation, RRSPs or RRIFs.

A 21ST-CENTURY UNIVERSITY

Urban, accessible, engaged and forward-looking, Concordia is truly a 21st-century university. We offer both solid education and essential professional skills.

Big thinking and innovation are the hallmark of both teaching and research at Concordia. Our professors and students examine issues from a broad perspective, in business and engineering as well as in arts and science and in fine arts. Their original contributions include research, scholarship and creative work.

Our commitment to society. Concordia is leading the way to a new kind of university, one that makes higher education accessible. The university shares its ideas through free and open access to scientific findings and seeks ways to make social and economic justice more prevalent. We offer some 500 undergraduate and graduate programs, diplomas and certificates, while maintaining formal ties with more than 100 institutions in 33 countries.

Our renewed academic leadership. Concordia is proud of its impressive roster of senior faculty, many established leaders in their respective academic fields, across the Faculty of Fine Arts, Faculty of Arts and Science, Faculty of Engineering and Computer Science, John Molson School of Business and School of Graduate Studies.



Our commitment to building graduate students' professional skills. Concordia graduate students receive more than theoretical learning. GradProSkills, an expansive suite of workshops and seminars, gives students the tools to excel within the university and beyond. In two years, 3,000 students have registered for 10,000 units of career preparation, language training, work and communications skills. They are ready to contribute to their future and to society.

Our contributions and discoveries. Every year Concordia faculty and students are recognized for their accomplishments. Whether they are Rhodes Scholars, recipients of Governor General's and Prix du Québec awards or members of the Royal Society of Canada, Concordians are celebrated academics in our country. Our contributions and our discoveries change lives.

Our partnership in Quebec. Concordia's value to the Quebec economy is estimated at \$1.3 billion annually. And this does not account for the contributions of our 182,320 alumni, 95,000 of whom reside in the university's home province.

TAX RECEIPTS AND AMERICAN DONORS

Tax receipts are issued according to Canada Revenue Agency (CRA) guidelines. If you are a Concordia graduate, or part of a graduate's immediate family, you can give directly to the university. Otherwise, you can donate to the American Friends of Concordia University (AFCU), an independent charity organized in the United States to advance the mission of Concordia and obtain a tax receipt.

CONCORDIA HERITAGE SOCIETY

As a Planned Giving donor, you join the Concordia Heritage Society. Established to underscore the importance of planned gifts to the university and recognize the generosity of donors, the Concordia Heritage Society hosts periodic gatherings for supporters of higher education.





ADVANCEMENT AND ALUMNI RELATIONS

M^e Silvia Ugolini, BCL, LLB, TEP, FPI

Director, Planned Giving, Concordia University

Silvia is a member of the Quebec Bar and the Canadian chapter of the Society of Trust and Estate Practitioners. She helps people attain their personal, commercial and philanthropic objectives.

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