

Baycrest To Life!



The Baycrest Centre
Foundation

WINTER 2005
PLANNED GIVING EDITION

FOR PEOPLE WHO CARE ABOUT THE FUTURE

Business pioneer ensures lasting legacy

Perhaps best known for the success of her self-named bathroom accessories business, which literally revolutionized the Canadian industry, the late **Ginger Eisen Okun** was most proud of her relationships in life.

Born Esther Rose Foster in 1917 in Brantford, Ontario, Ginger – nicknamed by her grandfather for her flaming red hair and fiery personality – never let the many challenges she faced since childhood stop her from living life to the fullest and sharing her gifts with others.

Forced to quit school at age 14 to help support her family, Ginger met and married **Max Eisen** in 1941. It was Max, her husband of 50 years, who, in honour of Ginger's 66th birthday, chose to buy a life insurance policy in her name with Baycrest as the beneficiary.

"Max and Ginger were very generous people," notes family friend **Sam Ruth**, a former Baycrest executive director. "Max was always very supportive of my role with Baycrest and this was a nice way for him to show his affection for Ginger while helping Baycrest meet its most pressing needs," adds Ruth.

At age 43, while still raising two children, the self-made entrepreneur opened her first store. Through her business travels, and as the Canadian representative of the Femmes Chef d'Entreprises Mondiales, Ginger met hundreds of like-minded women

who became her good friends. As one of the founders of Women Entrepreneurs of Canada, she mentored many young businesswomen, and they, like almost every person Ginger touched, considered her a "dear friend and confidant," recalls daughter **Judy Schwartz**.

At age 75, after marrying her second husband, **Mike Okun**, Ginger opened another bathroom shop – this one catering to the disabled. Undaunted by a series of illnesses to which she eventually succumbed in February 2003 at age 85, Ginger continued living a vigorous and meaningful life, maintaining ties to old friends and doting on her five grandchildren and two great-grandchildren.

"She was always a very positive woman who loved to help others," adds son **Mark Eisen**. "Ginger left all those she touched with a precious gift: optimism – how to live life to the fullest and triumph over adversity."



Ginger Eisen Okun in 2001 with her two great-grandchildren

Sisters **Molline Green** and **Rose Baum** (shown left to right) know a thing or two about caring for the community. Both grew up in the Toronto home of **Blanche and Sidney Wolbrom**, long-time Baycrest volunteers and financial supporters. "Our parents taught us well the importance of helping people in the community," says Baum who along with her sister have made a generous commitment to Baycrest in their wills. "Our support for Baycrest is really an extension of what we learned as children and what we hope to pass down to our children, and our children's children."



The Baycrest Charitable Gift Annuity

A new way to show you care

Carl Mendelsohn has wanted to show his appreciation to Baycrest for many years. That's why he didn't waste time when he spotted a new opportunity to make a sound financial investment while helping Baycrest at the same time.

In fact, the 83-year-old chartered accountant and commercial real estate developer was the first person to purchase one of the new Baycrest Charitable Gift Annuities now offered by The Baycrest Centre Foundation.

After seeing how much his mother's life improved during the three years she lived at Baycrest's Terraces apartments in the early 1980s, Mendelsohn began to feel a strong connection to Baycrest. "It was the best thing to ever happen to my mother and that made me feel very indebted," he explains.

That feeling grew the more he learned about Baycrest through friends and colleagues of his first wife, **Ruth**, many years ago and, more recently, through both his sisters-in-law,

Esther Fine, who lived at the Apotex Centre for more than 18 years, and **Rita Gold**, who still lives at the Terraces.

"Even though I've been a supporter of Baycrest for many years, I now have the good fortune of being able to do a little more," says Mendelsohn.

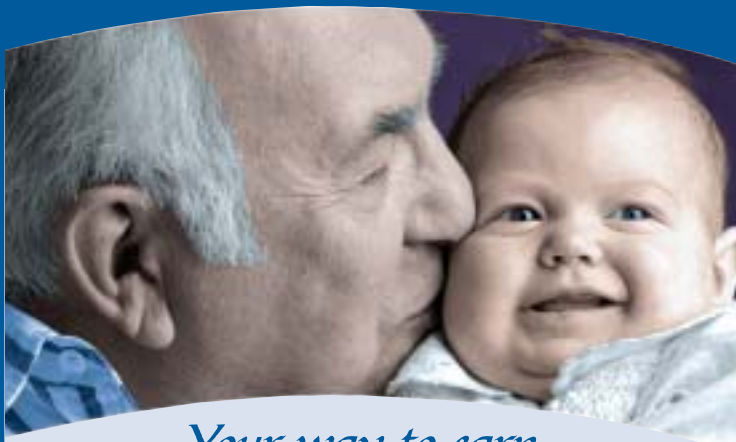
The Baycrest Charitable Gift Annuity allows people, especially those 65 years and older, to provide an immediate gift to Baycrest while guaranteeing them an annual income for life.

Other benefits include an immediate tax receipt for the charitable portion of the annuity, a lower tax rate on investment income as well as a significantly higher rate of return than a GIC.

"I also have the added benefit of actually seeing how my gift helps," he says.

Proceeds from the Baycrest Charitable Gift Annuity support the new Brain Health Centre Clinics.

The Baycrest Charitable Gift Annuity



*Your way to earn
tax-free income for life!*



The Baycrest Centre
Foundation
3560 Bathurst Street
Toronto, ON, M6A 2E1
www.baycrest.org/Donate

Annuity underwritten by



9.0%

AGE	RATE
65	6.3%
75	8.1%
80	9.0%
90+	18.6%

(Example for a male at age 80)

This information is for illustrative purposes only and not intended as tax or financial advice. All rates and figures as at 01/05.

Why Choose a Baycrest Charitable Gift Annuity?

- Guaranteed lifetime income
- Higher returns than a GIC
- Lower tax rates on income
- Worry-free money management
- Immediate charitable tax credit

To find out more, contact Howard Mammon

Tel: 416-785-2500, ext. 2005

E-mail: hmammon@baycrest.org

Planting a seed for tomorrow

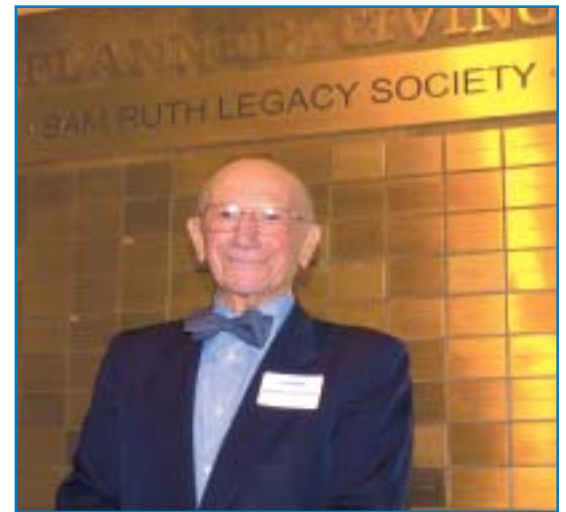
Ask **Sam Ruth** why it's important to include a gift to Baycrest in your will and he'll tell you the future of Baycrest depends on it. As a former Baycrest Executive Director and Foundation President, and a long-time donor, Ruth knows how important planned giving is to the long-term success of an organization.

"My wife, **Nancy**, and I feel very strongly that Baycrest wouldn't be the international leader it is today without the financial support gained in the past from bequests," says Ruth. "Now it's up to a new generation to plant a seed for tomorrow."

The Sam Ruth Legacy Society reflects Ruth's years of service and dedication to caring for the elderly in

a compassionate and dignified way. Members of this distinguished legacy society have made a formal commitment to Baycrest in their will, or through the purchase of an insurance policy. As such, their generosity is acknowledged in several ways, including the inscription of their names on the Donor Wall of Honour on the main floor of Baycrest Hospital.

There are many ways to arrange a planned gift through a bequest in your will. Some people choose to leave a specific dollar amount. Others donate a percentage of their estate. Still others choose to establish an insurance policy, annuity or trust. The choice is yours.



Sam Ruth welcomed new members to the Sam Ruth Legacy Society at a recent Baycrest plaque dedication event.

Research makes a difference



Reva James Leeds

The **Reva James Leeds Chair in Neuroscience and Research Leadership** is supported by an endowment fund and charitable bequest from the estate of **Reva James Leeds**. The following summary provides an example of how research chairs at Baycrest exemplify the community's commitment to enriching the lives of the elderly.

Donald Stuss, PhD

The Reva James Leeds Chair in Neuroscience and Research Leadership

Dr. Donald Stuss is a clinical psychologist, an educator and one of Canada's leading neuropsychologists and behavioural neuroscientists. His major focus at Baycrest is understanding the basic psychological processes and complex functions of the front part of the brain (the frontal lobes) in healthy people, and in people with brain damage. His recent work on the application of basic research into patient rehabilitation has shown the potential to significantly impact the lives of people with neurological disorders caused by stroke, dementia or traumatic brain injury.



Dr. Donald Stuss

Baycrest is home to one of the top neuroscience research centres in the world, The Rotman Research Institute, as well as the Kunin-Lunenfeld Applied Research Unit, a unique unit where scientists work alongside clinicians to discover ways to improve care at the bedside and ultimately the quality of life of the elderly.

The importance of including charity in your will



Some tips from Florence Weinberger, Director of Development, The Baycrest Centre Foundation

Charitable giving through bequests has become an increasingly

important revenue source for charitable organizations. Baycrest is one of our community's most cherished causes. It is therefore not surprising that many charity-minded members of our community inquire about how they can contribute to Baycrest through their wills.

There are many different options for making charitable bequests in their wills whether they be cash gifts, retirement savings plans, stocks and bonds, or gifts of life insurance.

Enthusiasm for making a bequest grows when I explain how favourably the government looks upon charitable giving through a will as well as all the advantages that accompany this strategy. For example, when a donation is made within the first year after one passes away, their estate may claim a charitable tax credit to a maximum claim of 100 per cent of net income

in the year of death and the previous year. Without the sound advice of experts and a properly drafted will, many tax minimization strategies may be unavailable or overlooked.

When you have made the decision to include a charitable bequest in your will, speak with a trusted expert such as your lawyer or accountant. As well, to avoid any confusion regarding your wishes, make sure you have the correct legal name of the charity – for example, The Baycrest Centre Foundation – to which you are making a bequest. For those of you with existing wills, consider adding a codicil to make your wishes known. Finally, once your will is completed, make sure to provide each charitable beneficiary with a copy of the clauses relating to your bequest. And don't forget, all of your intentions can be kept totally confidential, if you wish.

How to make a bequest to Baycrest

Baycrest is fortunate that many of its supporters choose to leave a portion of their estate to The Baycrest Centre Foundation. Here are some examples of clauses you can include in your will to guarantee a bequest to Baycrest:

Bequest of a specific amount

"I give, devise and bequeath to The Baycrest Centre Foundation, the sum of \$_____."

Bequest of a percentage of your estate

"I give, devise and bequeath to The Baycrest Centre Foundation, _____ per cent of the rest, residue and remainder of my estate."

We encourage you to consult your lawyer on all matters relating to your estate. If you would like to discuss possibilities in confidence, please contact **Florence Weinberger**, Director of Development, The Baycrest Centre Foundation at 416-785-2500, ext. 2055.

Childhood pals since the age of five, **Tobie Bekhor** (far left) and **Elayne Wortsman** have been life-long friends. Just as their friendship started early and grew, so will "sewing the seeds for a brighter future for the elderly through our commitment to Baycrest in our wills," says Elayne, shown here with her husband, **Irwin Wortsman**, chair of the Baycrest Planned Giving Committee.



Garden named in honour of planned gift

Caring for the community and helping others was always important to native Torontonians **Sam and Ruth Sobel**. These are the values that bound the couple together for over 50 years, and now, after their passing, that for which they will most be remembered.

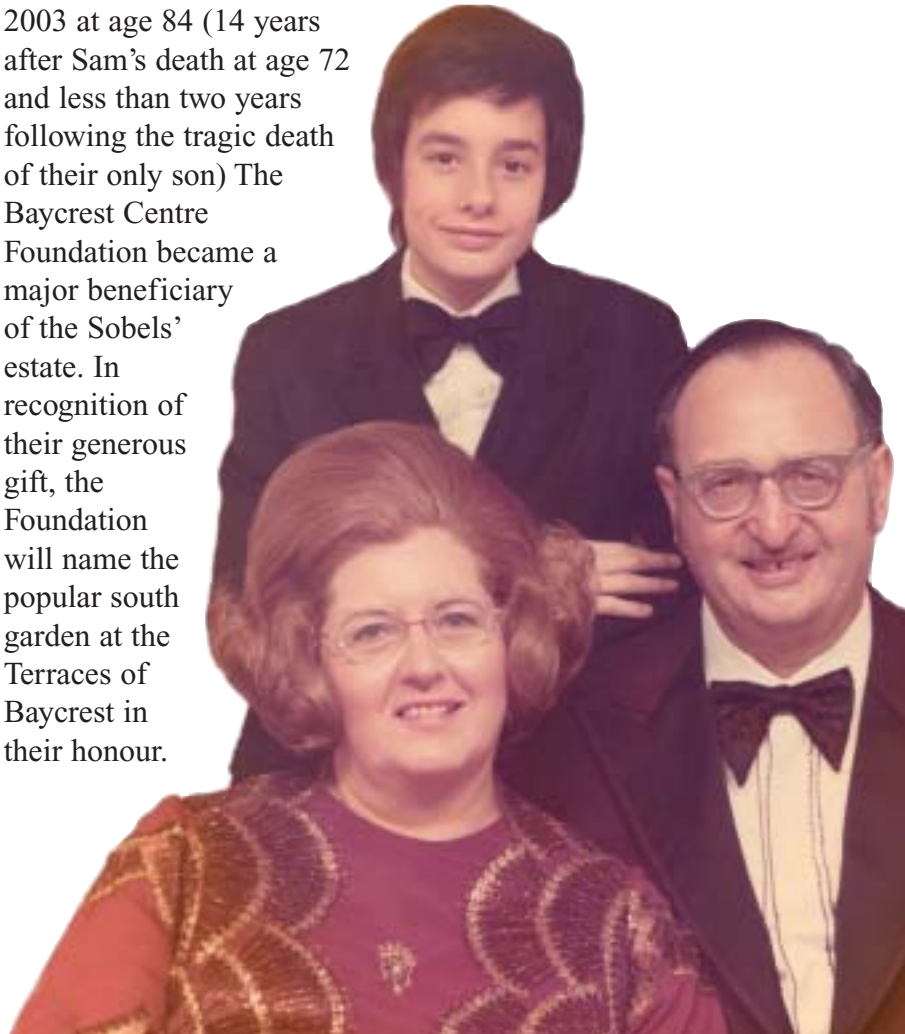
Although Sam overcame his humble beginnings to become a successful entrepreneur, he and his wife, Ruth, lived modestly in their small Bathurst Manor home. Those closest to them, believe the Sobels deliberately opted for an unassuming lifestyle so they could bequeath substantial gifts to charity in their wills.

“I have no doubt Sam and Ruth – the nicest people I ever met – lived relatively frugal lives in order to help others,” says Sam’s childhood playmate and life-long friend **John Gora**. “Everything about Sam, from the way he conducted business to the kind of husband and father he was to only son **Warren**, was honorable. He even loaned money to people on a handshake,” adds Gora.

Ruth was very active in her synagogue, yet also found the time to volunteer with B’nai Brith Women, Baycrest, and Jewish Women’s

International where she met fellow volunteer and friend **Mildred Savlov**. “She was a very giving person,” notes Savlov, recalling more than 50 years of service together. “When she wasn’t with her son, she was busy helping one of many causes.”

After Ruth passed away in 2003 at age 84 (14 years after Sam’s death at age 72 and less than two years following the tragic death of their only son) The Baycrest Centre Foundation became a major beneficiary of the Sobels’ estate. In recognition of their generous gift, the Foundation will name the popular south garden at the Terraces of Baycrest in their honour.



Sam and Ruth Sobel with their son, **Warren**, at his bar mitzvah in 1975.



For husband and wife team **Danny and Marilyn Rosenzweig**, taking care of the elderly is part of their family roots. “My wife and I learned as kids that we have a responsibility to look after the elders in our community,” says Sam Ruth Legacy Society member Danny Rosenzweig who, along with his wife and 100 other families, recently enjoyed a special plaque dedication event at Baycrest. “Supporting an organization as well run as Baycrest is really our pleasure,” says Marilyn. “We only hope our commitment will inspire others to become involved.”

Family man had “soft spot” for Baycrest

Max Gwartz didn't have a wife or children of his own, but this loving brother, uncle and compassionate community member always took care of those closest to his heart.

A bachelor his entire life, Gwartz had strong ties to his family, especially nieces and nephews, recalls younger brother **Jack Gwartz**. “He was always interested in their welfare and did whatever he could to help them out.”

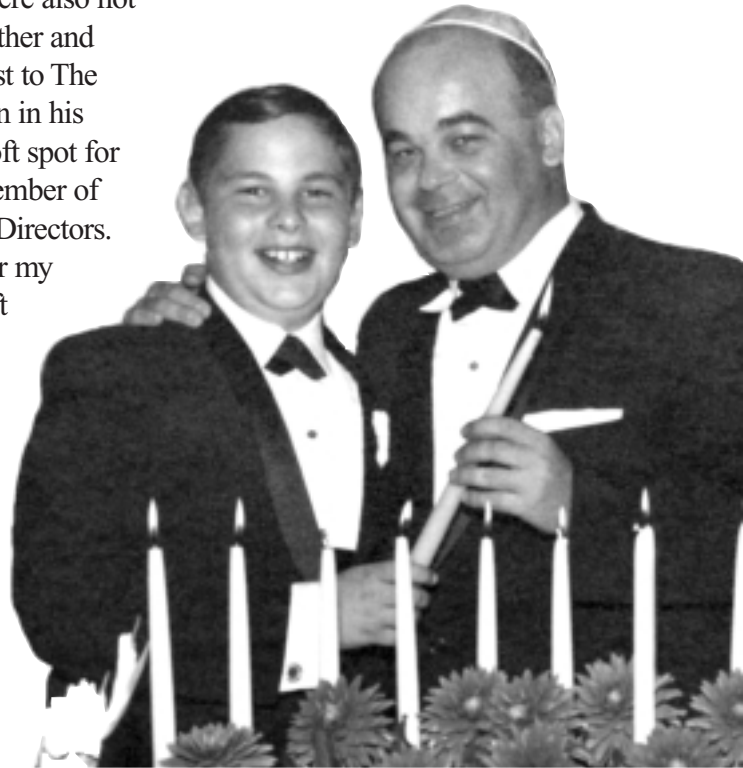
A Bay Street stockbroker, Gwartz spent many hours working. Even though he loved traveling and fishing with colleagues from work, in his spare time, Max, the second youngest of six siblings, enjoyed visiting his many nephews and nieces and buying them things they needed. “That’s how

he loved to spend his weekends,” adds Jack Gwartz.

After Max passed away at age 75, Jack and his wife, **Judy**, were also not surprised their beloved brother and brother-in-law left a bequest to The Baycrest Centre Foundation in his will. “Max always had a soft spot for Baycrest,” notes Judy, a member of the Foundation’s Board of Directors. “Baycrest was a priority for my brother and his planned gift demonstrated his lasting commitment,” adds Jack.

Max’s gift will help Baycrest continue to provide dignified and compassionate care for the elderly in the community, and beyond.

The Foundation will recognize his generosity by naming a resident dining room in his honour.



Max Gwartz celebrates the bar mitzvah of his nephew, Larry, in 1962.

Contact Us!

Baycrest To Life! is published semi-annually to keep you up-to-date on individuals, events and programs that relate to activities at Baycrest Centre for Geriatric Care.

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To subscribe or report a change of address, please call: **Kris Shenvi** at 416-785-2500, ext. 2261.

If you’ve already made provisions in your will for Baycrest, or you’d like to know more about joining the **Sam Ruth Legacy Society**, please call **Florence Weinberger** in The Baycrest Centre Foundation at 416-785-2500, ext. 2055 or e-mail fweinberger@baycrest.org.

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