

Giving Hope... Always

A planned giving newsletter celebrating legacies of hope

SPRING 2009



In thanks, Rick gives back... and gives hope

Rick MacDonald was an insecure kid who was not cool. Being shunned by his peers led him to searching for solace at the bottom of a shot glass.

By age 20, he was an alcoholic. "Many times, I passed out and awoke in parks and ditches," says Rick. "I lost all morals and personality – I only knew myself as a drunk." He married and had a son, but his marriage soon ended because of cocaine and alcohol abuse.

In 2000, Rick's job took him from Toronto to Dartmouth, Nova Scotia. He was fired for stealing money. Unable to pay his rent, he was forced to vacate his apartment. His new "home" was a six-foot piece of cold ground in the woods.

"I lost everything: my job, my family, my friends and myself," says Rick. "I wanted to die."

He walked along a high bridge and calculated his jump. Then, knowing in his heart that he really didn't want to die – he

asked God for help. Over the next few days he built up the courage to seek help.

After sobering up at a detox centre, Rick decided that he needed further help to really turn his life around. He turned to The Salvation Army. Our Booth Centre addiction recovery program was full, but we

took him in anyhow, allowing him to sleep in the chapel until a bed opened up.

There, he learned how to accept friendship and guidance, and for the first time, a glimmer of hope kept him going. Now, five years sober, Rick is reunited with his son, Adrian, and is working in the Army's Addictions Recovery Program and pursuing studies to become an addictions counsellor.

And in October 2007, Rick established his Running Sober Endowment and has completed two runs (240 kilometres each), raising awareness and \$12,000 for the Army's addiction program.

"I want everyone to know there is hope," Rick says. "Even when you are at your lowest and you don't think there is anything you want to live for, there is hope. I'm proof of that."



With support from The Salvation Army, Rick MacDonald beat his addiction to alcohol and turned his life around. He's seen here with his proud son Adrian, who reconnected with Rick and joined him on a 240 km. run to raise money for our Booth Centre addiction recovery program.

What we do *with your help*

For almost a century, The Salvation Army of Canada has translated the generosity of its donors into successful addiction recovery programs. The Army runs facilities from coast to coast, ranging from Vancouver's Harbour Light addiction centre, to multi-use centres like Calgary's Centre of Hope, which also offers many

other support programs.

Last year, 2,000 people turned their lives around in our addictions and rehabilitation programs. In addition, 6,370 beds were available each night for our most vulnerable citizens in shelters, addictions and detox programs, and mental health services.

In this issue...

Gifts of Life Insurance

Learn how you can make a substantial gift by donating a life insurance policy. See page 2.

Helping people beat their addictions

Putting broken lives back together for more than 100 years, page 4.

Life Insurance Policy Donations

– Multiplying your investment

When considering how to make a significant gift to support Salvation Army programs that help our most vulnerable, making The Salvation Army a beneficiary of a life insurance policy is a great way you can leave a very generous legacy of *hope*. There are a few different ways to support The Salvation Army through gifts of life insurance.

Change an existing life insurance policy

You may have a life insurance policy that you no longer need to provide financial security for your heirs. By *changing the name of the beneficiary to The Governing Council of The Salvation Army in Canada*, your estate will get a charitable donation receipt for the proceeds of the policy, which can offset income taxes payable on your estate's final tax return. Also, your generous gift will not be subject to probate fees.

To receive immediate tax savings on the donation of an existing policy, you can *transfer ownership* of an existing life insurance policy to The Governing Council of The Salvation Army in Canada and

make the Army the policy's beneficiary. By doing this, a portion of the policy's cash value will be taxable as income, but you will receive a charitable tax receipt for the entire cash surrender value. If premiums are still owing, you also will receive a charitable tax receipt for every premium you continue to pay on that policy.

Purchase a new policy

You can purchase a new life insurance policy to support our work. By *designating The Governing Council of The Salvation Army in Canada as owner and beneficiary of the new policy*, you will receive an income tax receipt for your annual premium payments.

Is a gift of a life insurance policy right for you?

Your local Salvation Army Gift Planner (see below) will happily provide you with more detailed information on this and other ways you can support our efforts. We also strongly advise you to speak with your own legal or financial advisor to determine if this way of giving best suits your circumstances.



Are you updating your Will?

Many people draft a Will, then store it in a safe spot and forget about it. Here are several reasons to periodically review and update your Will:

- Individuals you have named are now deceased.
- New people should be added to the Will.
- You have married or divorced.
- You wish to change your executor.
- There has been a substantial increase or decrease in the value of your estate.

You can leave a legacy of practical help and hope to vulnerable people by including a bequest to The Salvation Army in your Will. Please contact your local Planned Giving representative for more information.

For more information on **Planned Giving**

For information on making a gift to The Salvation Army through Wills, Charitable Gift Annuities, Endowments, Securities, Life Insurance Policies, gifts of Property or Retirement Funds, please contact your closest Planned Giving Representative.

Kelowna, BC ..250-860-2329 Ext. 29
Vancouver, BC 604-299-3908 Ext. 343
Vernon, BC250-549-4111 Ext. 7
Victoria, BC250-386-3366 Ext. 4
Calgary, AB..... 403-410-1116
Edmonton, AB 780-412-2738
Regina, SK..... 306-757-3111
Winnipeg, MB..... 204-975-1007

Hamilton, ON..... 905-521-1660
London, ON..... 519-873-2988
Ottawa, ON..... 613-233-8428 Ext. 225
Kingston, ON..... 613-389-4325
Toronto, ON 416-321-2654
Montreal, QC 514-288-7441 Ext. 2267
Halifax, NS..... 902-455-1201
St. John's, NL 709-726-2273

Or, contact our toll-free donations centre: 1-800-SAL-ARMY (725-2769)
E-mail: donor_questions@can.salvationarmy.org

Busy with her hands, giving from her heart

How should a person's worth be measured? Some say we should add up the amount we accumulate.

But wouldn't this world be a kinder place if we measured by how much someone gives?

Helen Lockwood is the perfect example of a life being of immeasurable worth because of her outstanding generosity.

A gifted gardener, Helen and her husband John give away nearly as much as they grow. Helen will take the time and effort to can or pickle what she grows, and then give it away. Helen is indeed known for the "fruits" of her labour!

Hundreds of people have been blessed with what she produces through endless hours of knitting and crocheting. Last summer and fall, while laid up in the hospital with a badly broken leg, Helen made over 50 handknit dishcloths, hot dish

pads, headbands and scarves, giving them to hospital staff as well as her visitors.

Helen is motivated by her love for others, and wanting to help those who are less fortunate.

John and other friends had long



Helen Lockwood's generous heart is as big as her smile.

told her that The Salvation Army lives by the same motivations. They told her about their good works during the war, but Helen

wondered if the Army was still active. She discovered that they remain very much a worldwide presence, even in her hometown of Regina.

So many years ago, she took The Salvation Army under her wing, too. She spent countless hours using her organizational skills to sort the goods donated to her local Thrift Store.

Through this volunteer work, Helen learned that monetary donations to the Army were effectively channeled into local programs for those in most need.

That led her to extend her generosity one step further. She has made The Salvation Army the beneficiary of a life insurance policy.

Helen Lockwood's legacy of kindness will continue to help many people for years to come.

Circle of Hope

You are invited to join our Circle of Hope

The Circle of Hope is a group to recognize donors who have pledged to remember The Salvation Army in their estate planning. We choose to express our great appreciation for Circle of Hope members in a variety of ways:

- Recognition in our national annual report (optional)
- Invitations to Salvation Army events (Teas, luncheons, Christmas concerts, etc.)
- A personalized tour of our facilities or programs

If you have included The Salvation Army in your will or have made another type of planned gift and you would like to join our Circle of Hope, please contact us. Contact information is listed on page 2.



The Salvation Army has helped people to beat their addictions for more than 100 years. Read more on page 4.

EARLY 1900s: ADDICTION PROGRAMS OFFER HOPE

Helping people put the broken pieces of their lives back together is what The Salvation Army is about.

For more than 100 years, we have been taking the hand of persons burdened with addictions. We have helped them find the strength they need to fight to regain their lives. We have helped them succeed, and celebrate the dawn of a brighter day.

The Salvation Army began its rehabilitation work in social programs offered to men. Today, thousands of men and women are helped each year through our 21 addiction treatment programs across Canada. Our approach is unique and effective because we focus on strengthening the spiritual side of the individual.

The Army takes a holistic approach to addiction recovery.

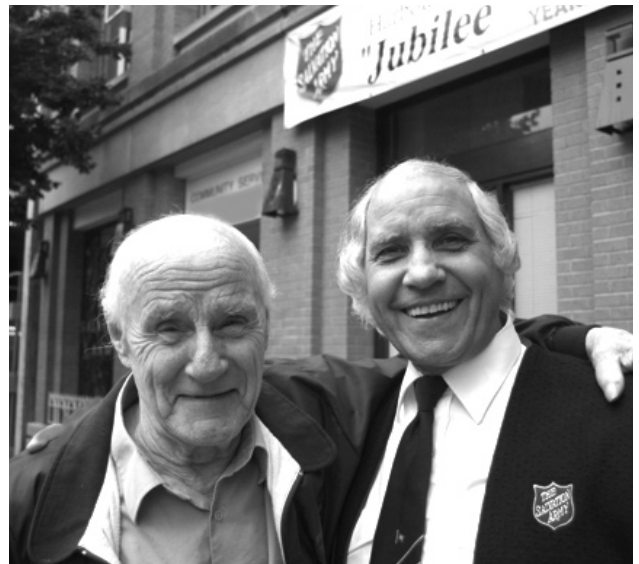
Through individual and group counselling, we work with our clients to help them discover what things in their lives have pushed them toward taking drugs or alcohol, and guide them towards eliminating these triggers. We then

help them to put in place everyday positive reinforcements that will help them remain clean and sober.

We also continually study what current rehabilitation techniques are the most successful, and analyze medical research findings to give us a greater understanding of information like the link between mental illness and addiction. The Army ensures our staff get ongoing training to allow them to apply these emerging best practices and research discoveries to deliver the best help to those in our care.

Finally, to give our clients a successful start in rebuilding their lives, we do our best to make sure they have a safe home to return to, a job if they are ready for one, or gain acceptance in a school or retraining program.

And of course, we let people know that they are not alone –



The Salvation Army gives persons struggling to beat their addictions a hand up, and a supportive friend for life.

that our hand is there to catch them if they stumble. They will always have a genuine friend in The Salvation Army.



Giving
Hope
Today

Giving Hope...Always

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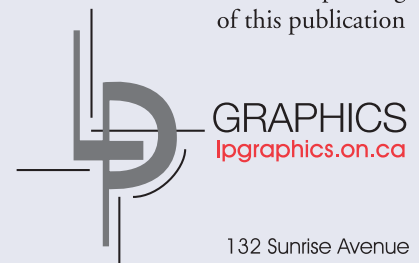
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