

Earle & Ruth Wagner - Life Must Go On

By Joel Jacobson

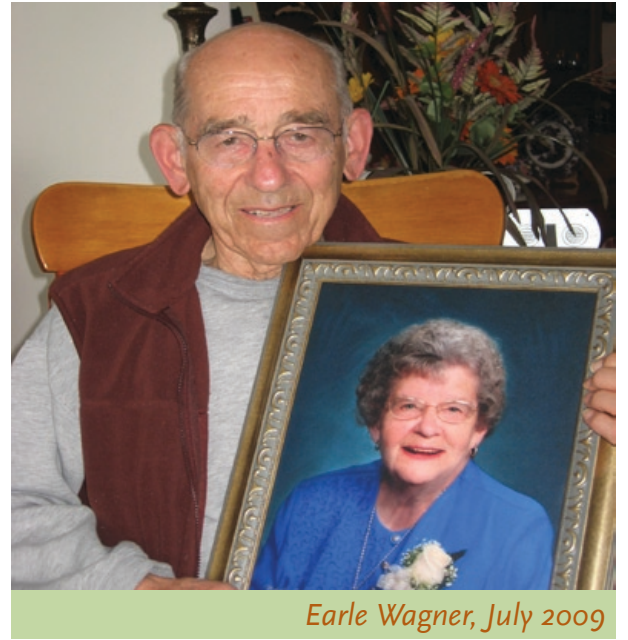
Earle Wagner looks out the window of his apartment, watching boats sail up the North West Arm. He's only been here a few months, moving from the family home just over a year after his beloved wife of 56 years, Ruth, passed away in November 2007. He's beginning to make new friends but definitely spends pleasant time recalling the wonderful woman his soul mate was, and the splendid mother and nurturer she was to their four children.

Although Ruth died of acute Leukemia she battled bi-polar disorder for 37 years, brought on when their son, Brian, passed away from bone cancer at age 16 in 1970.

"The stress (of Brian's death) brought on the problem," says Earle, a feisty 85-year-old who grew up in West LaHave near Bridgewater, the son of a Lunenburg fisherman. "Ruth knew she needed help but was reluctant to seek it. Finally, we found a psychiatrist at the Abbie J. Lane Memorial at the QEII Health Sciences Centre who took a keen interest in her."

That started a long journey for the couple, from lows to highs, and, in the last 10 years of her life, many more positives than negatives. "In those last 10 years, Ruth became much more independent," says Earle. "She lived a more normal existence and was much more involved with things she used to love doing - gardening, handicrafts, card games with friends, and showing off her cooking talents." From 1970 to the late 1990s, Earle adapted to Ruth's illness. He devoted himself to her welfare, when not working at sea, where he advanced from ordinary seaman to captain. He eventually became Marine Supervisor, Maritimes Region, Department of Fisheries and Oceans, Canada for the last 22 years of his working life.

Ruth willed funds to the Abbie J. Lane but recently, Earle wanted to establish a lasting memorial to his wife, so he made a substantial donation to support research into bi-polar disorder. "I was told three million Canadians suffer from mental illness. The fund I've established could help them and so many others. We could set up one of the better mental health institutes here." He pauses briefly, gazes at the horizon, then continues. "I think Ruth would be happy to think she's going to be remembered this way. She would tell me it's a good way to spend the money." And then with enthusiastic optimism, he reflects. "Fond memories are great but cannot be re-lived. Life must go on."



Earle Wagner, July 2009

The Power of Story



Everyone loves a good yarn, and attendees at a recent tea held jointly by the IWK and QEII Foundations were treated to one of Canada's best storytellers. Norma Cameron wove an entertaining presentation that combined elements of her storied family history with an enlightened message of the power of giving. "We're talking here today about two of our most important commodities,"



A few of the guests who attended the recent tea.

Cameron told the crowd, "the evocative power of a story and the innate human quality of giving. When we can draw them together, wonderful things happen." Attendees also heard doctors Ray LeBlanc and Bob Bortolussi speak about recent developments in medical research.

This was the third tea that the QEII Foundation has hosted for interested donors. The agenda always includes presentations from medical staff on various topics of interest. If you are interested in attending a future tea, please contact Charles O'Neil at (902) 473-4511 or at charles.oneil@qe2-hsc.ns.ca.

Did You Know....

You should not put requests for funeral and burial arrangements in your Will. A Will is usually reviewed by the executor after the funeral. Funeral and burial information should be in a separate letter given to your executor when your Will is prepared. You should also share your wishes with your family.





My financial plan.....where do I start?

Imagine getting in your car without a destination or a roadmap. Where will you end up? It could be anywhere. Clarity of your destination or purpose is the first step in making your journey a reality.

When helping clients create their financial roadmap we start with clarifying their values or what is important about money and its relationship with their life. It is kind of like Maslow's hierarchy of needs. The first step on the ladder is survival or financial independence. As we overcome our survival needs and achieve financial independence, we can move up the ladder to satisfy higher needs, such as having an impact on our family or our community, and ultimately becoming self actualized and fulfilling our ultimate purpose in life.

If you can clarify your personal values and purpose, they will serve as your reference point when making all decisions including financial ones. For example, if making an impact is important to you, charitable gifting may become a significant part of your plan.

You can start this process with a simple question - what is important about life to you? Write down the answer and then ask - what else is important about life to you? Again, write down the answer. Keep asking this question until you can't come up with anything else. Now rank them in order of importance and you have a list of your basic values. Take your list and come up with three activities that will help you realize or enjoy each value. You now have the beginning of an action plan.

We can deepen this process by taking any one of your listed values and asking - what is important about that value to you? It is like peeling back the layers of an onion to get at the core. You are now getting closer to your ultimate purpose. If you do this exercise at different stages of your life, your values will likely be different. It is part of the maturity process.

As we get older our values may evolve from personal achievement values to more emotive type values further up the hierarchy. Realizing these values and making an impact often results in a feeling of significance, a sense that we have a purpose and are living it. Try the exercise; you may really enjoy it. For many people it can create a sense of peace and personal clarity.

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Adopting a Charity

Often people with children will want to divide their estate equally between their children upon the death of the surviving spouse. One way to use the charitable tax credit to support a gift to your favourite charity is to think of the charity as an "additional child" in your Will by giving the charity an equal share of your estate. The benefit of the tax credit from the charity's portion of your estate will be divided among your children, so the reduction in their share due to the gift will not be as great.

For example: David and Hazel have three children who they want to share equally in the residue of their estate. Each child will receive one-third or 33% of the residue. In recognition of the care Hazel received at the QEII, they decide to add the QEII Foundation as a "fourth child". Now each of their children and the Foundation will receive 25% - which is a reduction of about 8% for each child. However, the tax credit earned from the Foundation's portion makes more of the residue available for distribution. This means their children's shares will be reduced by only about 5%, instead of 8%.

Including your favourite charity in your Will is a wonderful way to support both your charitable interests and your loved ones.



A Will for All Life Stages

Once written, a Will should be reviewed every five years or so, or when there has been a significant financial or personal event in your life. A Will written when you were young may not reflect your wishes once you become a grandparent, or a Will prepared when you were single may not reflect your wishes once married. In fact, the law currently states that a Will becomes invalid upon marriage unless the Will specifically anticipates the marriage.

Any of the following may require an update to your Will:

- Birth of a child or grandchild
- Significant change in financial status
- Change in marital status
- Change in province or country of residence
- Sale or purchase of property
- Death of a beneficiary, personal representative (executor), trustee or guardian



Another important reason to update your Will is to include a bequest to a charity. **Every gift in every Will makes a difference!**

YES, I would like to learn more about how I can support health and healing at the QEII Health Sciences Centre. Please send me further information on:

Charitable business no. 88646 3496 RR0001

writing my Will

gifts of securities

planning my estate (free booklet)

gifts of life insurance

I have already remembered the QEII Foundation in my Will.

NAME _____

ADDRESS _____ CITY _____ PROV _____ PC _____

PHONE _____ EMAIL _____

Please send this completed form to: Vol.2 No.2
 QEII Foundation, 1276 South Park Street, Centennial Building, Room 1-040, Halifax, NS B3H 2Y9