



Estate Planning Review | 2021

Building legacies for higher education

UBC nursing alumna creates fellowship to help students — just as she was helped

As both an alumna and professor emerita of the School of Nursing, Ann Hilton remembers the difference support made to her time as a student. Now she is paying it back.



Ann Hilton

Ann Hilton is just putting the finishing touches on a watercolour painting. A professor emerita from the UBC School of Nursing, Ann has turned her former hobby of watercolour painting into a second career, mounting exhibitions and accepting commissions.

Ann's new career is in contrast to her past life as a professor in the UBC School of Nursing, where she started in 1974. Becoming faculty at UBC was a homecoming of sorts, as she had graduated from the School of Nursing in 1968.

"It was exciting! I found myself teaching back in the same school — and in fact, some of my old teachers were now colleagues," says Ann. "So that was kind of neat, with a different kind of interchange I would have with them as a peer."

While a student and as faculty at UBC, Ann always noticed how students often had to hold down part-time jobs to fund their academic studies.

"I could see in teaching, the number of students who were working jobs and trying to manage all their commitments and how difficult that was."

To that end, she created the **B. Ann Hilton Fellowship in Nursing** funded by an endowment and a gift in her will. Ann feels strongly about the need to help students — just as she was.

"In my baccalaureate, I was supported by a memorial bursary. For my master's and doctoral work, I was supported by the Canadian Nurses Foundation. The National Health Research Development Program was also a huge support for my doctoral work." Ann adds, "There would be no way that I would have been able to do either of those — particularly the doctoral program — if I had needed to fund all that myself."

When it came time for Ann to decide whether to leave an inheritance to family or UBC in her will, there was no doubt in her mind she would do both. To other donors considering this, Ann has this to say.

"There are the tax breaks it can generate — and I'm not leaving out my nieces and nephews. Their parents raised them with a tradition of giving ever since they were small, and there was always a charitable contribution," says Ann. "So now, instead of exchanging a lot of gifts, I indicate to my relatives, I'm making a major donation back to my fellowship. It's doable — and it doesn't mean you have to exclude family."

For Ann Hilton, her family legacy and her experiences as a UBC faculty member have led her to engage again with her past — and have helped guide her philanthropic choice to help nursing students of the future. ❖

For the inaugural recipient of the B. Ann Hilton Fellowship, nursing is all about relationships



Ismalia De Sousa was the first recipient of the B. Ann Hilton Fellowship in Nursing. In addition to enabling her to study at UBC, it has

given her a precious gift for her PhD research – time.

“UBC has a PhD program very much different than those in Europe — allowing me time to develop my thinking and research proposals. The B. Ann Hilton Fellowship has been really important in removing financial constraints and allowing that concentrated time.”

For Ismalia, nursing is all about relationships. Having studied for her Bachelor of Nursing in Portugal before living in the UK — where she specialized in stroke care while obtaining her Master of Nursing — Ismalia has a truly international perspective on the profession.

“An essential piece of nursing is the relationship we establish with patients and with communities,” she says. “Having worked and studied in the UK, I wanted to take my education to another level by taking my PhD in another country and learning how other people think and live.”

UBC seemed a natural fit for Ismalia, not only for its exceptional PhD program in the School of Nursing but also its natural beauty.

“I really enjoy Vancouver — how open it is and the connection with nature and the sea. Being born in Lisbon, I love being close to the sea.”



Do you have an estate plan?

10 QUESTIONS TO PONDER...

As we advance through our lives, we encounter experiences that can impact our future goals and plans. These events remind us of the importance of making decisions concerning our estate, which can be costly without advanced planning and cause unintentional heartache for loved ones. Here are some factors to consider when making estate planning arrangements:

1. Making a will is the cornerstone of your estate plan. Dying without a will is known as ‘dying intestate’ which means provincial legislation will decide who your beneficiaries are and how your assets will be divided.
2. Assign an executor of your will to carry out your last wishes — and an alternate if they cannot carry out the duties (someone who is not likely to predecease you). Consider using the services of an impartial professional executor to handle your affairs objectively.
3. If you have children who are still minors, you will need to name a guardian.
4. Arrange for Power of Attorney, which allows a trustee, designated by you, to handle your affairs if you become unable to make decisions.
5. Consider a Representation Agreement, which allows you to designate someone to make health care decisions on your behalf according to your instructions.
6. Group any RRSPs and Life insurance policies under the beneficiary designation, so they are not subject to probate fees. If you are married, assets may be held in joint ownership allowing access by the surviving spouse without probate.
7. Be sure to name specific investments in your will, such as real estate, so they are not sold without the proceeds going to your beneficiaries as you intended.
8. Consider including a residue clause that allows you to designate a beneficiary for any assets left after your loved ones are taken care of. Many people choose a charity, which can reduce the taxes owed by the estate.
9. Update your will periodically as your life circumstances change. This may include the birth of children, separation or divorce, health issues or home ownership changes.
10. Consider filing your will with your provincial wills registry, or keeping it in a secure place and informing the executor of its location.



Glenn Andrews believes education is the road to a virtuous life — and should be available to everyone



Glenn Andrews performing with his daughter

When UBC alumnus **Glenn Andrews (BA '67)** received inheritances after his parents' passing, he decided it should not only benefit his own large family. As a secondary school teacher, he often saw the struggles some students had moving on to post-secondary education — usually for financial reasons. To this end, Glenn created a bursary in honour of his parents and to help young people who may never have thought UBC was an option.

"I think the opportunity [for post-secondary] should be available to all people who have at least a certain level of competence and interest to be able to go. And I believe that economics is a barrier."

Glenn's belief in the value of education comes not just from his work as a teacher, but from an epiphany of sorts, while visiting the ancient Library of Celsus in Ephesus, Turkey.

"The Greeks and Romans had their muses embodied as statues in four niches in the front of the library: Episteme, the Greek word for knowledge, Ennoia means thought, Sophea, which is wisdom and you ultimately get to Arete who personifies virtue. In this foursome, I found a wonderful metaphor — that knowledge leads to thought, where we come to wisdom, and wisdom will lead us to lead a virtuous life."

Glenn is now retired from teaching, living near nature in Barriere, in central British Columbia. He has many grandchildren and has a tradition for their birthdays that speaks about education as a road to a virtuous life. They receive a book for each birthday, starting as children with

books like Aesop's Fables, progressing as adolescents to authors like Tolkien. Once they reach young adulthood, Glenn treats them to more advanced authors — such as historical ethnobiologist Yuval Noah Harari. Glenn hopes this sparks interest in further study and lifelong learning.

"Maybe, something will light a match, or something will open a window," says Glenn. "Sort of like going into the light, out of the cave — like Plato's allegory."

For Glenn, education creates skillsets for the student, which are not only for their central area of study, but a lifelong toolkit for anything new.

"Those skills don't go away just because we're not using them specifically for those four years of university," says Glenn. "The tools acquired can be applied to a study of literature or the sciences."

A gift in will to create a bursary might seem unaffordable with a large family of beneficiaries. Glenn feels it's not as problematic as some might think.

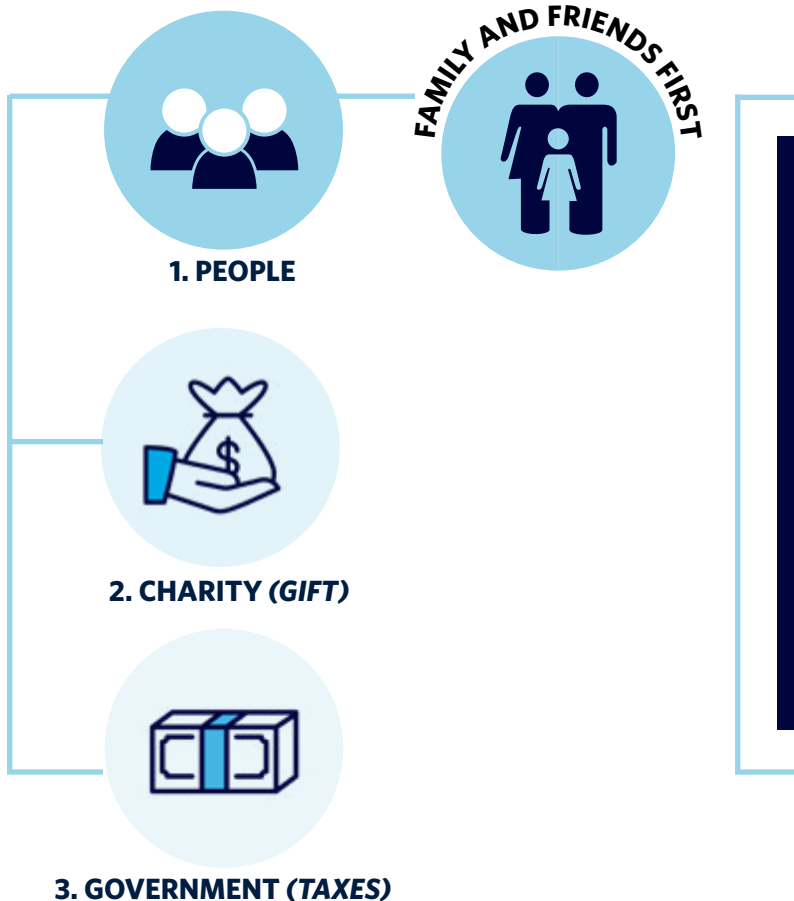
"It doesn't have to be a big gift percentage-wise," says Glenn. "I think mine's around 60/40 — 40 for the charity, 60 for the family. You know, I could see someone dividing it 30/70 or 20/80, depending on one's circumstances and what one values."

With his gift of books to his grandchildren and financial support for UBC students, Glenn Andrews helps them start their education, wherever their interests and virtues may lead them. ❖

By creating the **Melville Kerfoot Andrews and Margaret Ellen Buchanan Bursary** in honour of his parents, Glenn is carrying on a family tradition of lifelong learning.

Gifts by will: how to get started

THERE ARE THREE POSSIBLE BENEFICIARIES:



Q. After your loved ones are taken care of, what to do next?

A. Creating a charitable gift to UBC in your estate plan is a wonderful way to **contribute to the future** without having to provide the funds today.

DON'T FORGET TO FILL OUT AND RETURN THE ENCLOSED REPLY CARD



SHARE YOUR STORY

Our donors are extraordinary and we'd like to hear from you!

Contact us at heritage.circle@ubc.ca to share the reason you support the University of British Columbia.



When you include a gift to UBC in your estate plans you become part of the **Heritage Circle**. As a Heritage Circle donor, you participate in the life of the university, attending special activities that highlight the intellectual and cultural riches on campuses in Vancouver and Kelowna. If you have included UBC in your estate plan, or would like more information please call us at **604-822-5373** or email heritage.circle@ubc.ca.

With appreciation and thanks to our generous donors

UBC is honoured to acknowledge the generosity and kindness of the following people who in the past year left a bequest to the university upon their passing:

Norma-Jean Lucille Adams BEd (Elementary)'81	John Wai Chung Leung BSc(Pharmacy)'77
Anna Isabelle Allen BA'47, BSW'50, MSW'51	Marigold Agnes Lyall BA'50
James Thomas Armstrong BASc'63	Richard Donald Lyle BA'72
Roman Matthew Babicki	Barrie Martin
Anne Mary Barton	Marilyn Margaret Martin
Miroslava Blazicevic	Helen Elizabeth Newman
Johannes de Bruyn BA'49	Donald Reid
Donald Jackson Buckland BASc'62	Charles Garfield Rowles BA'70
Jacqueline Lenore Bunker BA'46, BLS'65	John Leslie Ruckledge
Morag Jean Colls BCom'56	W Keith Rutledge
Laurie Annette Dinsmore BSc'65, MA'72	Kathleen Lois Rudkin Savory
Barbara Elizabeth Downs BSW'63, MSW'73	Dr Harry Colin Slim BA'51
Lea Galloway	Dr Annette Jane Stark BSN'60
Marion Margaret Gray	Donovan Ludlow Startin
Bernard Garnet Edmund Guichon, BSc (Agriculture) '50	Melvin Gilbert Stevens BA'56
Gerald Jack Halpern	Mary Eleanor Thompson
Anna Hejja BScF'67	Margaret Georgena Torrance
Bernard Wilfred Hoeschen	Dr John Donald Wilson
Philip Murray Hutchinson	Lillian Jenda Woodcock BA'52, BEd(Elementary)'57, MEd'71
Dr George Korinek BA'53, MSc'54, PhD'56	Dr Ralph Irving Yorsh
Gershon Joseph Lastman BASc'61, MA'63	Jannette Marianne Zimmerman

"It was his profession" — pioneering alumnus left a legacy to help the marginalized



Dr. Ralph Arrowsmith's legacy will continue to help marginalized people, at UBC and overseas

The late **Dr. Ralph Arrowsmith** was a pioneer. Throughout his life, he felt compelled to advocate and support the marginalized in our society. After his passing, he left a lasting legacy with a local and global focus — impacting students today and in the future.

Part of the first graduating cohort of UBC medical students in 1954, Ralph would later obtain his certification in psychiatry in 1961. He was passionate about the psychiatric movement and deeply committed to his patients. Ralph served for 28 years at the Riverview Hospital mental health facility in Coquitlam, BC — as both unit and medical director. Also, for 23 years, he was in charge of Riverview's pioneering Continuing Education Program.

Ralph was dedicated to his patients, believing in universal health care as a human rights issue because, in his own words, "it was his profession." Ralph felt it was everyone's right to live without stigmatization and to be allowed to thrive whatever our circumstances. He hoped to encourage future medical students to consider working internationally, particularly for marginalized populations living in poverty. Ralph was a strong believer in human rights and in his will, left gifts to Oxfam, Amnesty International and Doctors Without Borders to name a few.

In keeping with these beliefs, Ralph also left an endowment to UBC of over \$1 million, divided two ways. \$30,000 created a bursary fund to benefit gay and transgender students. The remainder established the **Ralph Arrowsmith Global Health Fund** to support international health initiatives. One such initiative is a partnership with the College of Medicine and Health Sciences at the University of Rwanda, which aims to foster a sustainable global health program that will improve health workforce education and practice, both in Canada and Rwanda.

Ralph Arrowsmith passed away in late 2016 but is well remembered by those who knew him. He was a conscientious and dedicated physician and teacher who always took the time to listen to his patients. His legacy lives on years later, with his generous and compassionate endowments helping locally at UBC and internationally benefiting those who never knew him. ❖

Making a gift in your will to UBC involves a few simple steps

STEP 1: Think about what you would like to support at UBC:

You can choose to support a student, faculty, school, research, building, etc.

STEP 3: Choose the method that suits your needs:

To make a bequest to UBC, simply write a Will or add a codicil to an existing Will.



WRITE A WILL:

Contact your lawyer or notary to prepare a new Will

STEP 2: Decide what type of bequest you would like to leave:

RESIDUAL BEQUEST:
You may donate all or a portion of your estate

SPECIFIC BEQUEST:
You may designate a specific dollar amount or property such as real estate, securities or other valuable items to UBC.

ADD A CODICIL TO AN EXISTING WILL:

Contact your lawyer or notary to add a codicil to an existing Will

Benefits of leaving a gift in your Will:

- A bequest costs nothing now, yet allows you to support something you care about;
- You may change your will at any time if your circumstances change;
- You retain control and use of your assets during your lifetime, and;
- Your estate receives a donation receipt for use against 100% of your net income in the year of passing and in the preceding year.
With recent tax changes, your estate may now also claim tax credits in subsequent years after your passing.

STEP 4: Let us know about your gift

- We can ensure that UBC fully understands your gift intentions and can most effectively implement your wishes.
- We can advise on planning options that will increase the impact of your estate and might help reduce your taxes.
- We would like to recognize your contribution to UBC, if you so desire.

Where can I get more information?

We can answer your questions about general estate planning and provide additional information on endowments, student awards and the other gift opportunities at UBC.

We also can help you, your lawyer or notary draft customized wording for your will.

Please contact us at **(604) 822-5373** or email heritage.circle@ubc.ca.

Our Planned Giving team would be pleased to assist



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