



THE UNIVERSITY OF BRITISH COLUMBIA

Estate Planning Review | 2022

Building legacies for higher education



A lasting legacy: inspired
by their roots, two alumni
give back to UBC

PHOTO CREDIT: MARTIN DEE

Marian Leung and Tommy Tao's legacy gift to UBC focuses on support for Hong Kong studies, as well as for Chinese literary translation.



“The study of law turned out to be extremely important for my life. It enabled me to become financially independent”, says Tommy

Marian Leung and **Tommy Tao** both grew up in Hong Kong, but they wouldn't meet until they were UBC students in the 1970s—at a gathering of the Chinese Students Association. Marian has warm memories of her first years in Vancouver.

“After my matriculation in Hong Kong, I came to Canada to study at UBC,” says Marian. “During my first couple of years in Vancouver, I stayed with a Norwegian-Canadian family who were so nice and although I was paying rent, what I received back from them was worth so much more.”

Tommy's exposure to a western curriculum at the English language college he attended in Hong Kong provided a good start for his time at UBC.

They would graduate from UBC in the early 1980s—Marian with her Bachelor of Commerce and Tommy from law school after completing his BA in psychology. They found their degrees provided an excellent foundation for their professional lives.

Tommy's law school experience provided the space and opportunity to make important life choices.

“The study of law turned out to be extremely important for my life. It enabled me to become financially independent,” says Tommy. “After a few years with a medium-sized law firm, I opened up my small law practice. That enabled me to choose the kind of clients I wanted to serve—specifically lower and middle-income families.”

Marian and Tommy's long history with UBC explains why they chose to make a gift in will to the university.

“We've always been thankful for having UBC as our alma mater,” says Tommy. “Because of our education, we were able to find employment. So, we live a comfortable life, not wealthy by any stretch of the imagination, but we're comfortable. Since we don't have children, we have always had UBC in our thoughts for future testamentary gifts.”

Marian and Tommy have always been thankful for having UBC as their alma mater.

Marian and Tommy stay engaged with their roots through their involvement with the Hong Kong Studies Initiative hosted by the UBC Department of Asian Studies which facilitates the creation and sharing of knowledge about Hong Kong's past and present. It's an initiative close to Tommy and Marian's hearts, which they're helping fund with their future legacy gift.

Their gift will also support Chinese-English and English-Chinese literary translation at UBC, a passion of Tommy's. He has translated and published the best-selling Ode to the Lotus poetry collection by retired UBC Asian Studies Professor Florence Yeh Chia-ying.

"It's a lasting legacy. It's something that will enable a worthy institution to help up and coming future students make contributions to society," says Tommy. "As donors, we do have to think about our own family. If we have children, of course, we will leave something to them. But we always ought to think about more lasting things like supporting worthwhile institutions, [such as] UBC and others." ❖

TAX EFFICIENT GIVING

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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. ❖

Barriers to overcome: How the lack of Indigenous voices in law inspired one alumna to try and make a difference



PHOTO CREDIT: MARTIN DEE

“With the issues today, I’m seeing the need for more Indigenous lawyers to present cases in court”, says Linda.

Recognizing the crucial need for more Indigenous law professionals working through the court system, **Linda Hull** has created a new endowed award for Indigenous students.

The **Peter J Hull and Linda J Hull Endowment Fund to Support Indigenous Students** comes from a place of recognition by Linda Hull, informed by her childhood and professional experience as a lawyer. She recognizes a crucial need for more Indigenous legal professionals who understand the barriers facing Indigenous people in the court system.

Linda’s interest in Indigenous peoples and their culture started as a child in her hometown of Banff, Alberta.

“I was born in Banff in 1944. What I remember about the summers was the Banff Indian Days, which would be the week preceding the Calgary Stampede. People from the Stoney Nakoda Nation near Morley, Alberta, would come to Banff to parade. I was swept up in the regalia that they were wearing.”

As a child in the 1950s, Linda and her friends would meet and play with children of the Stoney Nakoda Nation. It’s a fond but bittersweet memory.

“When I learned about the tragedy of the residential school system many years later, I often wondered—were those kids I met in residential schools?”

When Linda’s husband Peter enrolled at UBC for his undergraduate and law school degrees, she supported him by working for the Vancouver Police Department. She would later pivot to provincial court reporting. After

Peter graduated from law school, they lived in Calgary and Victoria before returning to Vancouver, where Linda enrolled at UBC. After getting her BA, she contemplated her next move.

“I looked at the master’s programs and didn’t see anything in the calendar I was interested in,” said Linda. “So my husband just said to me, ‘You know a lot about law, why don’t you go to law school?’ I said, ‘Yeah, why not?’ And that was how I backed into it.”

At age 41, Linda graduated from law school and practiced criminal defence for ten years. During that time, she and her husband would have many Indigenous clients who had been marginalized in the court system.

“We talked about it quite a bit. At that time, we had no idea at all about property values or whether we’d even have any money to donate for UBC Indigenous law students,” says Linda. “But, I had a bit of a windfall on our house when I sold it five years after Peter died—with more than enough for an endowment.”

Linda believes there is an urgent need for a new generation of Indigenous law practitioners—lawyers who can identify with their clients while dealing more effectively with the many Indigenous concerns that need redressing through the court system.

“With the issues today, I’m seeing the need for more Indigenous lawyers to present cases in court,” says Linda. “Whether it has to do with their land, residential schools, or treaties that should never have been signed—I think Indigenous lawyers are the best ones to present those matters in court.” ❖

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.

Carol Mae Acton MSN'87/BSN'74

Donna J Anderson

Joan Ethel Alston-Stewart

James Howard Atkinson

Theresa Babinger

Eileen Lois Brennan BSN'66

George Leonard Clampitt

George Edward Cone MEd'68/
BEd'64

Margarita Dale

Myrna Damborg BSc
(Pharmacy)'87

Rosalie Beatrice Demetrick

Maureen Anne Douglas BA'85/
BSc'59

David Farwell MSW'87/BSW'85/
BA'82

Mary Kathleen Fretz BHE'55

Priscilla Anne Galloway

Sally Graham

Angus Norman Gillies BSW'61/
BA'58

Dr John Ross Grace

Brian Grieve

David John Hunden BA'39

Robert Stuart Kidd BA'56

Peter Thursby Kimpton

Leonard Rudolf Kowalik

Marcia Shelley Jane Kristensen

Gay Kuchta

Kendrick James Lee BCom'57

David James Macfarlane LLB'63/
BCom'62

Betty Helen MacGregor BA'42

John Frederick McLellan BScF'57

Diane Mary McNay BEd
(Elementary)'68

Graeme Ralph Miller

Mary Bernice Morrison BA'43

Dorothy Jean Morrow

Florence Myers

Jenifer Mary Sidney Pierotti

John Gunther Piket

Louis Douglas Roberts BAsc'51

Muriel Frances Roberts BEd
(Elementary)'79

Lance Joseph Rossington BEd
(Secondary)'64

Marilyn Irving Rousseau BSc
(Pharmacy)'55

Mary Sakellaridis MA'79

Steven Scotton MAsc'78/
BAsc'71

Joan Scow MSW'62/BSW'55

Helen Louise Shore MA
(Education)'71/BSN'61

John Woodburn Thompson
BCom'63

Theodora Elinor Vassar BA'65

Lisa Barbara Welch MA'93/BA'90

Madge Pryce Wiesman

Dr Marilyn Dawn Willman

Edith Margaret York BCom'78

The risks of not having a will

Some of us might have delayed getting our wills written. Taking steps to put your legal and financial affairs in order provides clarity to loved ones. Having a will allows you to direct your assets to people and causes you care about. You can also include a residual clause where remaining funds can be directed to a charity which can offset estate taxes.

If there is no will, the rules of intestacy govern the distribution of assets, which may not achieve what a parent intends for their children or grand-children. Without a will, the Office of the Public Guardian and Trustee may be assigned by the Court to make decisions on behalf of minor children, with all costs associated with the legal proceedings and fees taken from the estate.

If you die without making a will, it creates economic hardship for the people you cared about.

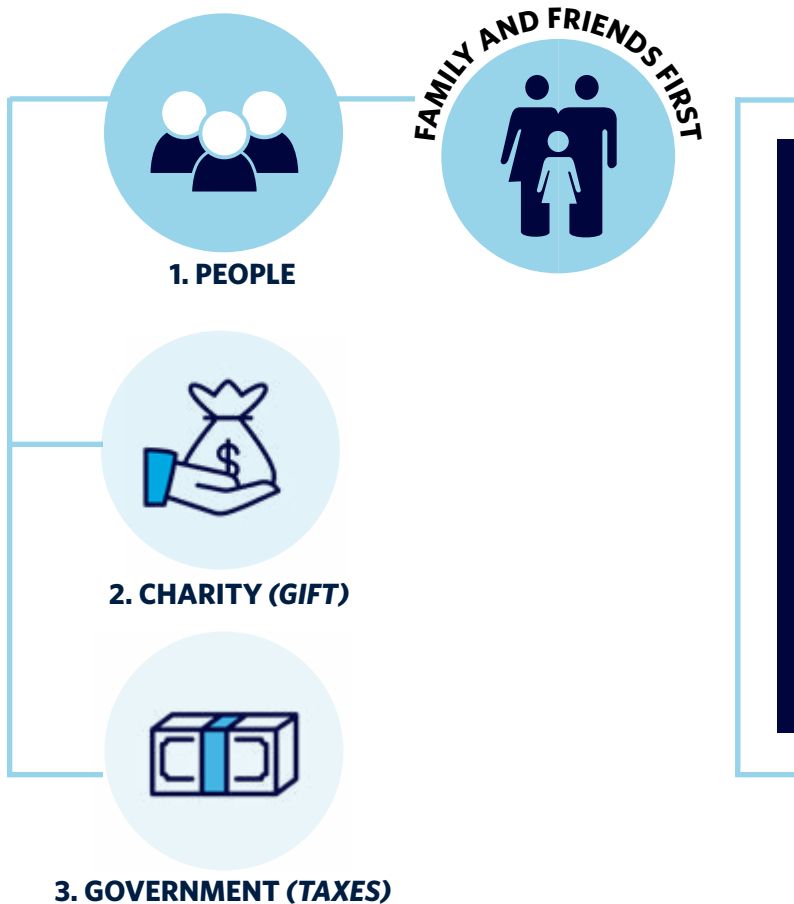
An application must be made for someone to be appointed as the estate trustee which can cause delays, is costly and may result in unforeseen conflict for family members and friends.

The provincial government may also step in to act as administrator of your estate (and take a portion of the estate as their fee) making important decisions from burial arrangements, to who inherits your assets and how they should be distributed.

Ultimately, taking steps to put your financial and legal affairs in order and having a will allows greater certainty and peace of mind for you and your loved ones. ❖

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.



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.



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

Dr. Wilma Ethel Elias Scholarship in Chemistry: funding the next generation of women in chemistry research

In 1956, **Dr. Wilma Elias** was the first woman to obtain a PhD from the University of British Columbia. When she passed away in 2018, her generous bequest to UBC created the **Dr. Wilma Ethel Elias Scholarship in Chemistry**—meaning her legacy will continue to empower new generations of female chemists.

The endowed award will provide scholarships for women studying chemistry at a graduate level, such as recent recipient and bioanalytical chemist Ghinwa Darwish.

“As a female scientist, receiving this award makes me feel respected and recognized as a scholar,” says Ghinwa. “It serves as a nice reminder that I am contributing to the scientific community.”

Wilma Elias was born in Calgary, Alberta, in 1925. Following secondary school, she moved to the University of Saskatchewan to study chemistry. Completing her bachelor’s degree in 1947, Wilma would stay to pursue her MA in organic chemistry. She continued with her PhD at UBC in the lab of Dr. Lloyd Douglas Hayward in the Department of Chemistry. Wilma completed her thesis, entitled *The Nitration and Fractionation of Whole Wood*, graduating in 1956.

For Jade Poisson, a PhD candidate researching polymers and materials chemistry, Wilma’s gift has been crucial for her time at UBC. “The Wilma Ethel Elias Scholarship has relieved financial stress, which

allows me to focus more on my research!”

While at UBC, Wilma received several awards—including the British Columbia Sugar Refining Company Limited Scholarship, the Vancouver B’nai B’rith Hillel Foundation Scholarship, and the Powell River Company Limited Scholarship for research in wood chemistry. In 1958 she became faculty in the Department of Chemistry at the University of Victoria—combining her love of teaching and research until her retirement in 1985.

PhD student Aoxue Huang recognizes the Wilma Elias Scholarship as an essential part of her development as a chemist.



For Jade Poisson, a PhD candidate researching polymers and materials chemistry, Wilma’s gift has been crucial for her time at UBC. “The Wilma Ethel Elias Scholarship has relieved financial stress, which allows me to focus more on my research!”

“My study in chemistry includes electrochemistry and catalysis,” says Aoxue. “I regard this scholarship as a validation for my efforts in the past—which builds up my confidence to face the challenges I may meet in the future.”

Wilma had an active retirement with international travel, gardening—even teaching herself piano at age 90. She was an enthusiastic member of her Oak Bay community and is remembered as an energetic, independent spirit with an enduring curiosity; admirable qualities shared by her scholarship recipients—UBC’s next generation of women in chemistry research. ❖

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**.



Steps involved in leaving a gift in your will

Everyone, regardless of income or assets should have a will, and should prepare that will with the help of a lawyer, notary or financial planner.

01

Determine what area at UBC interests you

The options are endless and include the following:

- scholarships or bursaries for students
- groundbreaking research
- academic priorities and initiatives
- faculty specific projects
- named endowments

02

Contact a lawyer or notary

Work with a lawyer or notary to assist in preparing your will or add a codicil to an existing will.

The Gift and Estate Planning team can provide draft will wording to you and your lawyer or notary.

03

Notify Gift and Estate Planning

Providing UBC with a clause in your will, ensures we understand and honour your intentions.

TO LEARN MORE ABOUT CREATING YOUR LEGACY, CONTACT US:

Present and future support from our generous donors and alumni is essential to ensure UBC maintains a standard of excellence in higher education and research.

Making a gift in your will to UBC ensures you can take care of your loved ones first, and allows you to make a difference for generations to come at the university.

If you are considering making a planned gift to UBC and would like further information, the Gift and Estate Planning team would be pleased to assist you.

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The Estate Planning Review profiles planned gift issues and considerations. It is prepared for the benefit of alumni, faculty, staff and friends of the University of British Columbia. Statements made are general in nature and are not intended as legal or tax advice. We encourage potential donors to consult with their legal and/or tax advisors before finalizing gifts to UBC.



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