

2022

PLANNED GIVING NEWSLETTER

MESSAGE FROM MARGO



Hello everyone, welcome to our second Planned Giving Newsletter. One of the most significant ways that someone can support YESSE is by planning an estate or legacy gift ensuring that your legacy has lasting effect on the wellbeing of youth in our city. It is often the commitment of one individual that can make all the difference in the

trajectory of a young person's life. In this second edition, we spotlight *In Memory* donors, Andrew Morren and the Morren family, as well as Glenda Sheard.

We also hear from the YESSE Kitchen Team as they share their perspectives on their culinary vocation and its impact on the lives of the youth. And we feature *Planned Giving* donors, Andrew and Nancy Whistance-Smith. Also in this edition, RMRF Barrister & Solicitor, Shelly K Chamaschuk, unravels the topic of Probate and we hear from Former YESSE Board Director, Ayden Harty, giving some perspective on encouraging generational giving and investing in endowments. Finally, the Kitchen Team share a video peek into the warmth, legacy, and carousel of activity found within the YESSE kitchen.

In gratitude,



A BLESSING: SEEDS PLANTED IN THE RIPPLES OF TIME

Her name was Michelle, but everyone adoringly knew her as 'Mich'. I was always a "mama's boy", which had a negative connotation attached to it that I never quite understood. She was truly my best friend in the world, and I wanted to spend as much time with her as possible. Her energy and presence were magnetic. Maybe somehow, I knew our time was limited.

My mother was a philanthropist to her core. If she had more than she needed of anything -- food, clothing, money -- she gave it away without ever expecting anything in return. She knew how it felt to go without basic things and did everything she could to prevent it for others. She gave to all causes



Michelle "Mich" Morren
Photo courtesy of Andrew Morren

equally, supporting people and animals and our environment without discrimination.

When she was a child, her own mother passed away. My grandfather, a truck driver, was left with 5 children, and forced to call upon their family and church to take care of them. This meant the farm, and relative's homes for the two boys, and the convent for the three girls. I believe this is where mum learned to be the calm, kind and giving person that we knew and loved so deeply.

My parents met in high school, and fought hard to give my sister, Heather, and I a life that neither of them ever had. They succeeded. She loved to travel and was lucky to have a group of friends and family who always wanted to go on adventures. She did everything fast: her work, bike rides,



Michelle "Mich" Morren, Heather Morren, and Andrew Morren. Photo courtesy of Andrew Morren

gardening, laundry, walks. She was a star soccer player as an adult and did that faster than pretty much anyone, too. She even left us quickly.

I knew I wanted to collect donations in place of flowers and cards at the funeral. Thinking about her life, it made sense that those donations should go to a cause that supports youth. Without having had a place herself that was able to address the needs she had in her circumstance and young age, I have no idea where she might have ended up in life. I came across YESSE and, after looking into their most recent Annual Report, decided that it was the obvious choice.

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She always said, she “never had two nickels to rub together” but clearly had great wealth in the love of nearly 130 friends and family who donated in her memory. I was shocked when we met our goal of \$2500, and even more so when we raised 5 times that much. I can’t really say that I was surprised, though. Her legacy lives on in all the little seeds she planted in everyone whose life she ever touched. Now, as her final charitable act, maybe a young person not unlike herself, will feel the great magnetic power of the ripple effect of the life of Mich.



The Morren Family: Andrew, Brian, Mich, and Heather. Photo courtesy of Andrew Morren.

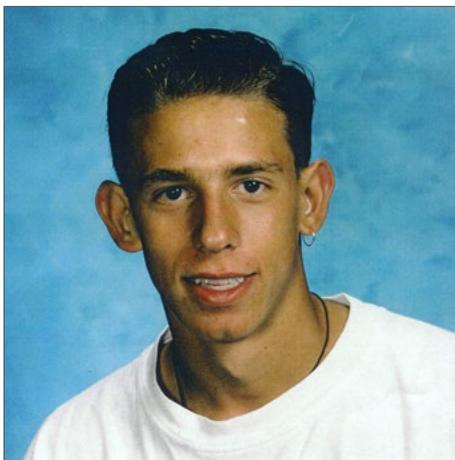
Loss, whether it be recent or of many years past, finds healing and comfort in the telling of deeply felt and loving stories. Beautifully eloquent and reflective in their thoughts, we are so grateful to Andrew Morren, to the Morren Family, and, to Glenda Sheard, as they respectively honor a much-beloved mother and spouse and a treasured son. Thank you for sharing your cherished loved ones with us. The fruit of your generosity can never be underestimated.

FOREVER LOVED: A TREASURE OF MEMORIES

Glenda Sheard is a mom, a community volunteer, an online radio talk show host, an entrepreneur, and a proud donor of YESS.

She was truly fortunate to be the mom of one child, her son Darrel. He was her best friend, her confidant, and the love of her life. Tragically, in 1997, Darrel passed away. He was just 21 years old.

At the time of Darrel’s passing, I remember family and friends asking if I had a favorite charity, they could donate to in Darrel’s memory. I knew immediately and asked people to donate to one of two charitable causes. My son loved animals so one of the charities was a local animal shelter. I was certain that it would be important to my son to provide support where animals are given a second chance to be loved.



*Darrel Sheard
Photo courtesy of Glenda Sheard*

I also knew in my heart that YESS was the other charity where donations would make a difference. An especially important place in our community that supports youth; a place that gives young people a second chance on their journey to hope and healing. Although my son had never experienced homelessness, like so many young people,

he very well could have. I wanted my son’s legacy to live on in a place that provided support for youth and offered hope for their future. That place is YESS!

My son was a friend to many young people. He loved playing sports, as well as coaching a girls softball team. Darrel always chose to help others, and he would constantly reach out to anyone that was less fortunate. He learned that volunteering and giving back to his community was not only necessary, but something he was proud to do.

It is important to people that lose loved ones, that their person is remembered, and that their legacy lives on. Knowing that my son’s legacy lives on at YESS, helps this mom’s broken heart to heal.

Since Darrel passed, I have made an annual donation in his memory to YESS. I am proud knowing that my legacy gift in memory of my son helps to make a difference for young people in crisis. I wish I could help every young person to feel loved and cherished, but I know that is not possible. I do know that by being a donor to YESS, I am helping youth in crisis to become successful with their education and to make good choices for their future. Most importantly, it is my hope that no young person ever feels unloved or alone.

As a long time, fundraiser for various charitable organizations, I know the many challenges of fundraising and the difference that donations make. Whether it be for programs or services, every dollar counts!



*Glenda with her son, Darrel Sheard
Photo courtesy of Glenda Sheard*

If I could I have one wish, it would be a world where every child knew they are loved, supported, and always have a place to call home. For the youth that do not, I know that YESS is a safe place and that their mission is to walk beside youth on their journeys towards healing.



*Glenda Sheard
Photo courtesy of Glenda Sheard*

RECIPE FOR A LEGACY: FIND YOUR PASSION, SHARE WHAT YOU LOVE, ENRICH A LIFE

Captured in the rhythm and warmth of the YESS kitchen is the heart and soul of a wholly talented and imaginative culinary team focused on the delivery of daily healthy meals for young people seeking respite and comfort.

Moments of gentle conversation and spontaneous laughter mingle together with the many sounds and nuances of this hub of activity: the rhythmic whisk and crunch of vegetables being peeled and

chopped; the tap-tap-tap of aromatic herbs being minced; bubbling pots; the sizzle and bounce of oil on the grill; the clinking of cutlery and gentle clatter of dishes.

A beautiful medley of old, new, and shared experiences, mingle together to craft a beautifully delicious legacy of food, nutrient and welcome.

Meet The Kitchen Team!

“Legacy is defined as ‘something that is left or handed down by a predecessor’. And so, what knowledge has been passed on to me that I am now bringing to YESS? Hello, I’m Ryan Little and I have been with YESS since January 2021. This past March, I assumed the role of Kitchen Team Supervisor. This is the story of my legacy and how I’ve applied it during my time at YESS”.

As a child, I was gifted with a love for cooking from my dad. He was always willing to try something new and recreate the meals that he had seen on one of his cooking shows. He loved sharing with others what he thought was good. I can remember big family meals that he had cooked for everyone, and it brought us together regularly. These values were ingrained in me from early on. When I started to help him, he would encourage me to “play with flavours” and “try everything at least once”. You never know that you do or do not like something unless you try it. It is a standard that I hold many people to, even to this day. Growing up in a rural Manitoba community allowed me to also learn a wide range of cultural foods from our neighbours. We would have perogy and cabbage roll making parties; we would share the Bannock that we made with others; and our community potlucks were another staple that grew my passion for food and cooking.

That is where it all started for me. Then, as a teen, I took a job in the kitchen at our local small-town diner and that passion continued. In my early 20’s, I went to culinary school and further refined my skills, focusing on flavours and playing with new and existing cuisines.

Once I had finished there, I worked in steak houses, catering, hotels, Mexican, southern, east coast, fine dining... You name it. I have done it. All of this expanded my knowledge and continuously kept me passionate about my job. With the pandemic, I found myself – along with countless others – looking for a job. Then, YESS came along.

YESS has been a great learning experience for me. I have gotten to share my knowledge of food with the youth. I’ve even gotten to experiment with foods and flavours that I have not had the opportunity to work with before. In the kitchen, the food pantry is donation based, and we plan our menus according to what donations we have. We do purchase small amounts of food to supplement what we need to finesse the meals. We are open to all feedback, and regularly get feedback from the youth in attendance. There are times the youth do not love the food we offer, and that is okay. For me, the takeaway is that they tried it! We have also been able to do special requests for birthdays and other celebrations, and that allows us to get to play with food that we would not otherwise cook.



Ryan Little, Kitchen Supervisor; George Richter, Kitchen Team Member; Damodar “Reddy” Manikyala, RSE, Kitchen Team Member

The legacy I bring to YESS is my knowledge of the different styles of cooking that I have done; the home recipes that my dad taught me; and the dishes taught to me by neighbours. I want to share all of that, and I want the youth to get to enjoy the foods I love. I want them to talk about the meals that we make, and for them to give us their opinions. Their opinions are very important to me and help me to continuously grow as a chef.

When the youth or I move on from YESS, I want my legacy to simply be that I shared what I loved. My hope is that the youth loved it as well and want to share it with others.

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Greetings! I'm George Richter and I have been a YESS Kitchen Team Member since September of 2021. I feel that my defining legacy will be found in relationship building. I recall many favourite memories of food experiences that I have woven into meal preparation and cooking, so that it becomes one full experience for the youth.

Just recently, I had a steak dinner with my friends to celebrate a success with his work. There were laughs, smiles and great times. There are also those times where food is associated with bad memories. Memories of making ends meet, struggling with isolation, fearful of change or new experiences.

I think that our job as cooks is to create a positive space where the youth can be themselves and be able to get the essentials that they need to thrive as human beings.

Some foods may be triggering to youth or may be off limits with religious or dietary restrictions. We must face those challenges and be prepared for all kinds of curveballs we might face.

A personal story, linked to food, was when I first came to Edmonton. With no social circle and feeling isolated, I got a job at a Mexican restaurant. I made some great friends and learned how to make great tacos, quesadillas, and enchiladas. All those became the foods that brought me comfort.

From that job, I started having a social circle and started thriving more as an individual. I associate the process of my discovery of Mexican cuisine a lot with where my passion began, and I wish that to be my legacy to the youth. It could well be that they experience something similar – an unexpected friendship and connection when in a dark or unfamiliar time – and are able to turn that into the start of something positive.

Outside of food, I foster a culture of collaboration, positivity, and fun – which cannot be said for many places in hospitality. I find that the team we have here supports each other well and there is a comradery that I have not seen before joining YESS. It is my wish that this culture continues even after any of the kitchen team moves on and that we continue to strive for creating an inclusive space where we encourage everyone to do their best every day.

Hello, I am Damodar Manikyala, known as Reddy by everyone. I have been at YESS for the last three and a half years as a kitchen team member. Before joining YESS, I worked with many hotels, and restaurants, in addition to 10 years on cruise ships. Altogether, I have almost 20 years of cooking experience ranging from fine dining to batch style cooking.

My passion is cooking. I enjoy cooking food for others and playing with flavours, while at the same time, making nutritious food to keep us healthy. I believe in eating healthy food rather than spending money on medicine when we get sick.

Legacy for me is taking what I have learned through my experiences and sharing them with my colleagues. Teaching them the simple and easy methods of cooking that save time and energy while at the same time being delicious to eat.

Though we never get to meet youth directly, our prepared meals will make them talk about our food and the passion that we show towards the food to keep everyone healthy. That is the legacy I want to leave for them.



WISDOM AND PROVIDENCE: ADVANCING A SAFETY NET FOR THE FUTURE

Andrew and Nancy Whistance-Smith can't quite remember when they first started donating to YESS, but it was no later than 1995. This was the year that their teenage nephew was struggling at home and came to live with them. Suddenly the needs of a youth in distress became very clear, along with the realization that not every family

has the ability or resources to handle this sort of a challenge alone. Fast-forward another twelve years and their own daughter was struggling with mental health issues. Once again, Nancy and Andrew knew that YESS was available with information and support.

Andrew and I were both raised in families that made regular donations to various charities, even when money was scarce. As a result, we have always made charitable giving a priority. Some of the first charities we chose to support were ones that provided community services for those less fortunate. Looking forward as new parents, we wanted to make sure that community supports were in place should we ever need them. The teen years are difficult and navigating them without adult support is almost impossible. That made YESS a good fit for our forward thinking/planning and giving.

A few years ago, when we needed to revise our will, we began to think about legacy gifts. We started by looking at the charities that we were currently supporting and chose a few that we felt had the greatest impact on our community. There is no doubt that YESS provides a vital service for Edmonton youth and has the potential to change lives.

With support, many young adults who are struggling are able to build lives for themselves and avoid the cycle of poverty and homelessness. We all benefit when the youth in our community grow into strong, stable adults.

The one thing we wish the Edmonton community knew about YESS youth is that your support, whether financially or with your time, really does make a difference. To reach our full potential, we all need cheerleaders and mentors; people who love and believe in us. Some of us receive that in our families of origin, in our faith communities, at school, or on sports teams. Thanks to many generous donors, our youth in Edmonton who have fallen through the cracks have a safety net in YESS. Here they too might be given the love and support that so many of us take for granted.



Nancy and Andrew Whistance-Smith
Picture courtesy of Nancy Whistance-Smith

WHAT IS PROBATE AND WHEN DO I NEED IT?

Knowledge is a powerful tool and motivator when delving into the unfamiliar subject and process of Will writing and estate planning. Shelly Chamaschuk de-mystifies Probate for us. Probate is just one of a vast glossary of common terms that surround estate planning law and a term that will be useful as you write your Last Will and Testament.

When someone dies, settling the estate of that deceased person can be a confusing and daunting task. The administration of an estate is the process whereby the personal representative (s) identifies, collects, protects, maintains, manages, and distributes the estate property of the deceased person. Often one of the first steps in the administration of an estate is determining whether probate is required. Although we often talk about "probate", most of us don't really know what that term means.

Probate in Alberta is a legal process where the Court of Queen's Bench of Alberta certifies that the person has passed away, that the deceased person left a Will, that the Will is the last Will of the deceased person, the Will is valid, and confirms that the personal representative(s) named in the Will have the authority to administer and distribute the deceased person's estate. A Grant of Probate is the document issued by Order of a Justice of the Court of Queen's Bench that states

the name of the deceased person, the name of the personal representative(s), the date the Grant of Probate was issued, and that the Court has granted probate of the Will and the administration of all of the property of the deceased person to the personal representative(s).

A Grant of Probate will not be required for all estates. For example, when two people hold all of their assets jointly and one of them dies, those assets transfer to the survivor and probate is not necessary. This is often the case when a spouse passes away and owned all of their property jointly with their spouse who is still alive. Further, assets such as life insurance or a registered retirement savings plan where a valid beneficiary designation has been made by the deceased will not form part of the estate. An asset such as this will transfer outside of the estate directly to that beneficiary and will not affect whether probate is required. Even if the personal representative(s) can administer an estate

without the need to apply for a Grant of Probate, the personal representative(s) is still required to provide all beneficiaries with notice that the deceased has passed away and that they are a beneficiary of the estate.

Two of the most common situations when a Grant of Probate is required are:

1. The deceased person died having title to land in Alberta registered solely in their name. The title to the land cannot be transferred to another owner, whether that be a beneficiary named in the Will or a third party purchasing the land, without a Grant of Probate being submitted to the Alberta Land Titles Office.
2. The banks/investment companies where the deceased had accounts may require a Grant of Probate before they will allow the personal representative(s) to have authority over the accounts of the deceased. This is because the banks/investment companies want to ensure

that the Will that is being presented to them by the personal representative(s) is the valid and enforceable last Will of the deceased person and that there are no challenges to the Will before they transfer the deceased's assets to the personal representative's control.

In order to obtain a Grant of Probate, the personal representative(s) named in the Will must apply to the Court for the Grant. This process requires the personal representative(s) to provide the Court with the following information (this is not a complete list):

1. Information about the deceased such as full legal name, last address, date of birth, and place of death.

2. Information about the family of the deceased – spouse, adult interdependent partner (sometimes referred to as common-law partner), children under that age of 18, children over the age of 18 who are unable to earn a livelihood due to a disability, etc.

3. Information about the personal representative(s) – full legal name, and address.

4. Information about the beneficiaries named in the Will – name, address, age, relationship to the deceased person, and description of the gift given to them under the Will.

5. Financial information about the deceased's estate – list of assets and debts.

Through the probate application process, the personal representative(s) is also required to provide notice to the beneficiaries named in the Will that they are a beneficiary of the deceased's estate. The notice describes the gift that the deceased left to the beneficiary, and provides the personal representative's contact information.

Once a Grant of Probate has been issued by the Court, everyone can rely on the authenticity of the Will and the personal representative's authority to administer the estate.

This article was written by Shelly K. Chamaschuk, a Barrister & Solicitor with Reynolds Mirth Richards & Farmer LLP. Her practice focuses on corporate/commercial matters, business and succession planning, estate planning, including Wills, Enduring Powers of Attorney, Personal Directives, family trusts, and estate administration. She is their firm's Wills, Estates & Trusts Team Lead.

Prior to entering law, Shelly worked for the Capital Health Authority and was the Regional Coordinator for the Department of Laboratory Medicine. She also

worked overseas as a medical laboratory technologist in Saudi Arabia and with a humanitarian aid project in Kyiv, Ukraine.

Shelly is a regular presenter for the Edmonton Community Foundation and lecturer for the Legal Education Society of Alberta.

For more information on Wills in Alberta, read Shelly's article *"Do I need a Will?"*



What you need to know if you wish to leave a gift to YESS in your Will

YESS's legal name:

Y.E.S.S.: Youth Emergency Shelter Society of Edmonton o/a (YESS) Youth Empowerment and Support Services

CRA Registered Charitable No.: 12953-7437 RR 0001

Full mailing address:

9310 82 Ave NW Edmonton AB T6C 0Z6

Sample wording for a Specific gift in your Will:

"I give to Y.E.S.S.: Youth Emergency Shelter Society of Edmonton o/a (YESS) Youth Empowerment and Support Services currently of 9310 82 Ave NW, Edmonton, AB, T6C 0Z6, the sum of \$_____ to be used at the discretion of the organization."

Sample wording for a Residual gift in your Will:

"I give to Y.E.S.S.: Youth Emergency Shelter Society of Edmonton o/a (YESS) Youth Empowerment and Support Services currently of 9310 82 Ave NW, Edmonton, AB, T6C 0Z6, all (or _____%) of the residue of my estate, to be used at the discretion of the organization."

FAMILY PHILANTHROPY: FOSTERING LEGACY ACROSS GENERATIONS

As a Wealth Advisor I've had the privilege of working with a diverse group of clients: individual families, institutions, and charitable organizations like YESS. This has given me a unique insight into charitable giving, the important role it can play for families, and the impact it has on our communities. Many families I work with work hard to teach their children and grandchildren respect for the value of money and the responsibility of inheriting family assets. In my experience, philanthropic endeavors are a fantastic way for families to experience this value first-hand.

I have had the pleasure of working with a wonderful family in our city and watching as their wealth transitioned from sustaining their lifestyle in retirement, to becoming inter-generational wealth that could eventually be transferred to their children and grandchildren. Passing money down from generation to generation often causes anxiety amongst parents. The importance of teaching their children to be responsible

stewards of the family wealth was a priority for this family. This family had a desire to give back to the community that had given them so much, and we decided charitable giving would be an excellent avenue to create meaning and connection for their children, and future generations.

There are many ways to gift assets to charitable organizations, whether by way of cash, in-kind donations of equipment, land or securities, or more involved ways like a family foundation. This family began by exposing themselves and their teenage children to charities in the city and choosing, as a family, a new charity to support each year. They would visit the charities, volunteer, and familiarize themselves with the causes and impacts of these organizations. They donated securities in-kind for the tax advantages and saw their assets directly benefit the long-term sustainability of these organizations by supporting their Endowment Funds. It was a fantastic exercise for everyone involved. The family enjoyed this experience so much,

they ended up setting up a family charitable foundation through CIBC's Benefaction Program. The foundation enables patrons to start off with an initial donation of \$25,000 or more, invests the funds through their advisor with the objective of long-term capital growth in a tax-free environment for charitable purposes, with a portion of the fund being given to a registered Canadian charity of their choosing each year.

Over the course of the next few years, as the teenagers entered adulthood, they had built a connection and respect for their family wealth while being exposed to the wonderful causes that charitable organizations champion. They had built relationships with these organizations and in the process matured into adults that understood the responsibility that wealth brings. The family foundation is now a legacy that brings the family together. Future generations will continue to grow the foundation while building a lasting legacy that they can be proud of.



Ayden Harty, Investment Advisor, BComm



CIBC WOOD GUNDY
HARTY INVESTMENT GROUP

This article was written by Ayden Harty, Investment Advisor BComm.

Ayden is an Investment Advisor with the Harty Investment Group at CIBC Wood Gundy. He has a passion for finance and portfolio management and has enjoyed every moment of his 9 years of experience in the financial services industry.

The Harty Investment Group provides wholistic wealth management through customized portfolio management, estate and trust planning, tax planning, charitable giving, intergenerational wealth transfer strategies and business succession planning.

Outside of the office, Ayden has served on the Board of Directors at Youth Empowerment and Support Services (YESS), enjoys spraying golf balls, and treasures time with his wife Brittany and their daughter Colette.

Ways to Give Today or In the Future

Cash

Securities

When donating securities from a non-registered account during your life-time, it is important to know that the ownership of the shares must be transferred in-kind to realize a tax benefit.

Have your broker transfer your shares in-kind directly to YESS through our CIBC Investor's Edge account using a **Letter of Authorization/Direction to Transfer Securities**.

Real Estate

Personal Property

Gifts of Life Insurance

Donate a new policy, an existing policy, or the death benefit proceeds.

Gifts of Retirement Funds

You can name YESS as the beneficiary of your:

- Registered Retirement Savings Plans (RRSPs)
- Registered Retirement Income Funds (RRIFs)
- Registered Tax-Free Savings Accounts (TFSA)

Bank or Brokerage Accounts

Will or Trust

Endowment Fund

An endowment fund can set up through a one-time donation, a multi-year pledge or through a gift in your will. You can make a gift to an existing endowment fund either directly with YESS or through a foundation or financial institution. This fund can be named after you, your family, or in memory of a loved one.

PLAYING WITH FLAVOURS

Food and the artful skill of cookery are fascinating – especially when viewed through the lens of legacy: Memories and experiences recalled from the past, generously shared in the present, seasoned with laughter, and braised with compassion; Crumpled napkins on a table and remnant bits of a meal left in the

wake of friendship found with the breaking of bread.

Join the YESS Culinary Team as they savor the pure pleasure of cooking and the promise of something delicious crafted within the aromatic warmth of a well-used kitchen.



IMPACT THE FUTURE

All youth yearn for a positive yet largely unknown future. And while heavy moments in time and crisis should never define a life, they can and do challenge a young person's vision and confidence in the face of stress, trauma, and the management of painful or difficult emotions.

Will you consider including YESS in your estate plans? Every legacy gift to YESS is a thoughtful gift from the heart, a meaningful part of your life story, and a way to help YESS thrive in its commitment to champion youth who reach out in their need for healing, relief, and guidance. We'd be happy to work with you, your family and your advisors on a confidential basis to ensure that your gift meets your philanthropic goals.

If you have already provided for a legacy gift to YESS in your estate plans, we'd be delighted to learn in confidence about your future plans. Thank you for your life-changing gift! It will surely help to enable struggling young people to heal, improve their well-being, find connection, stability – and to realize healthy futures.

To learn more about making a legacy gift, please contact Eileen Papulkas by phone at:

780-468-7070 x298

or by email at eileen.papulkas@yess.org

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Illustrations by Jonathan Busch

