

REACH MINDS & TOUCH HEARTS



Ways to give

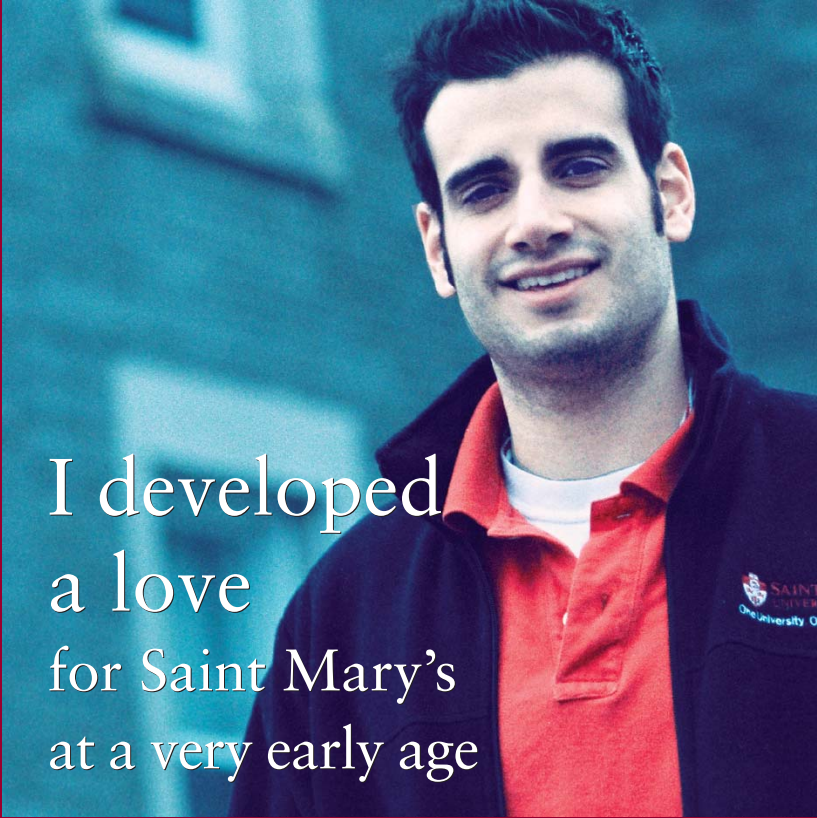
HEARTS & MINDS
REACH MINDS TOUCH HEARTS
SAINT MARY'S UNIVERSITY CAPITAL CAMPAIGN

A portrait of Daniel J. McCarthy, a middle-aged man with grey hair and a goatee, wearing a dark suit, white shirt, and red striped tie. He is smiling slightly and looking towards the camera. The background is a blurred green and blue.

There are
few things as
rewarding as
a good
investment

Saint Mary's gave me a foundation that has helped me attain success and reach my goals. With my degree from this small school in Halifax I have been able to compete with my contemporaries and that makes me very proud of the education I received. Saint Mary's has always offered a high quality education and had a strong sense of community. Investing in my education paid off, and giving something back gives more young people the same opportunity.

DANIEL J. MCCARTHY
VICE-CHAIRMAN
CIBC WORLD MARKETS INC.
B.COMM.'76



I developed
a love
for Saint Mary's
at a very early age

I grew up in a Saint Mary's family, listening to stories about how great the experience is. And then I came here and discovered for myself that everything I heard was true. This is a great University with a strong sense of community, spirit, pride and tradition. Because of Saint Mary's I can do more. Saint Mary's gives students the tools, motivation and experience they need to accomplish their goals and to go out into the world and make their mark. Supporting Saint Mary's is supporting students, their dreams, and their potential.

ZACH CHURCHILL
PRESIDENT
SAINT MARY'S UNIVERSITY
STUDENT ASSOCIATION, 05/06, 06/07

Ways to give

You can fulfill potential

GIFTS OF CASH Gifts of cash are tax deductible in the year received and include cash, cheque and money orders. Your gift may also be charged to your Visa, Mastercard or American Express. You will receive a tax receipt for the full amount of the gift. The tax savings will reduce your actual cost of the gift by as much as 48%*.

**Reduction depends on the gift amount, your current tax rate and where you live in Canada.*

PLEDGES Pledges offer donors the opportunity to make a commitment to the University over a period of time based on an agreed-upon payment schedule. Pledges allow donors to increase their support of Saint Mary's and take advantage of tax benefits over several tax years. Payments

can be made in monthly, quarterly, semi-annually or annual installments.

STOCKS & SECURITIES Publicly listed securities donated directly to Saint Mary's University are popular gifts because of increased tax benefits introduced by the federal government in 1997. If you own publicly listed stocks, bonds, mutual funds or shares that have appreciated in value, you pay tax on the capital gain when the security is sold.

You can considerably reduce the amount of tax owed by donating the securities directly to the University. Canadians are taxed 25% of the capital gain on gifts such as equities, bonds, futures and mutual fund units listed on prescribed stock exchanges* as opposed to 50% if the securities are sold outright.

The University issues a donation receipt for the fair value of the shares on the day of receipt of securities. The donation will not qualify for the reduced taxable gain if the shares are sold first

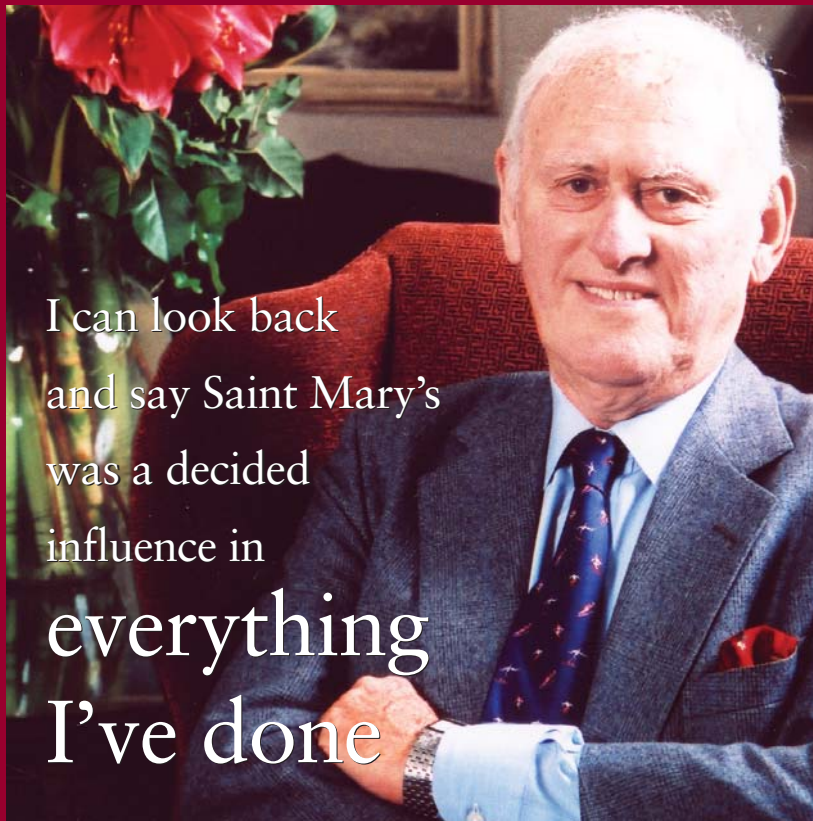
and the proceeds are then given to the University. You realize a tax benefit by claiming a tax credit for the gift.

**Includes all exchanges in Canada, most in the United States and several other countries.*

CORPORATE MATCHING GIFTS Your gift can be increased significantly if you or your spouse's employer matches charitable donations. Some companies will match a retiree's gift. Please contact your Human Resources Department to find out whether your company participates in a matching gift program.

PLANNED GIVING The Gift Planning program encourages alumni and friends to remember Saint Mary's University in their wills. Many thoughtful donors have established scholarships or bursaries, research funds, or have given gifts to the library or other areas of interest. The results of Planned Giving are evident across the campus.

The University also encourages the use of Charitable Gift Plus Annuity, life insurance and



I can look back
and say Saint Mary's
was a decided
influence in
everything
I've done

Saint Mary's has been an important part of my life. It's given me a sense of perspective. It's given me values and principles that have guided my life. Saint Mary's is a quality University. It continues to reinvent, transform and update itself. I think those who have a connection to Saint Mary's, myself included, benefit from that.

DR. RICHARD O'HAGAN
SENIOR VICE-PRESIDENT (retired)
BMO BANK OF MONTREAL
ALUMNUS, HONORARY DOCTOR OF LAW '89

charitable remainder trusts. As discussed below, each of these options affords donors distinct advantages. We advise you to seek professional guidance from your legal or financial advisors when considering these types of gifts.

Bequests - Often individuals would like to make a gift to Saint Mary's University, but are concerned that a cash gift now will leave them short of future income. A bequest is often the best option for making a significant contribution while maintaining future financial security. Your estate will receive a donation receipt and the resulting tax savings will increase the amount available for other beneficiaries. We hope you will tell us when you have named Saint Mary's University in your will. We would like to thank you for your generosity.

Life Insurance - A gift of life insurance enables you to plan for a future significant donation to the University.

Both existing and new life insurance policies can be donated to Saint Mary's. By making Saint Mary's the owner and sole beneficiary of an existing insurance policy, you will receive a tax receipt equal to the cash surrender value of the gifted policy and, where applicable, tax receipts for subsequent premium payments. You may decide to purchase a new life insurance policy and designate Saint Mary's as the owner and beneficiary. You will receive a tax receipt each year equal to the premium paid to the insurance company.

You may choose to name Saint Mary's as beneficiary of an existing or new life insurance policy while retaining ownership of the policy. Your estate will receive a donation receipt for the proceeds of the policy.

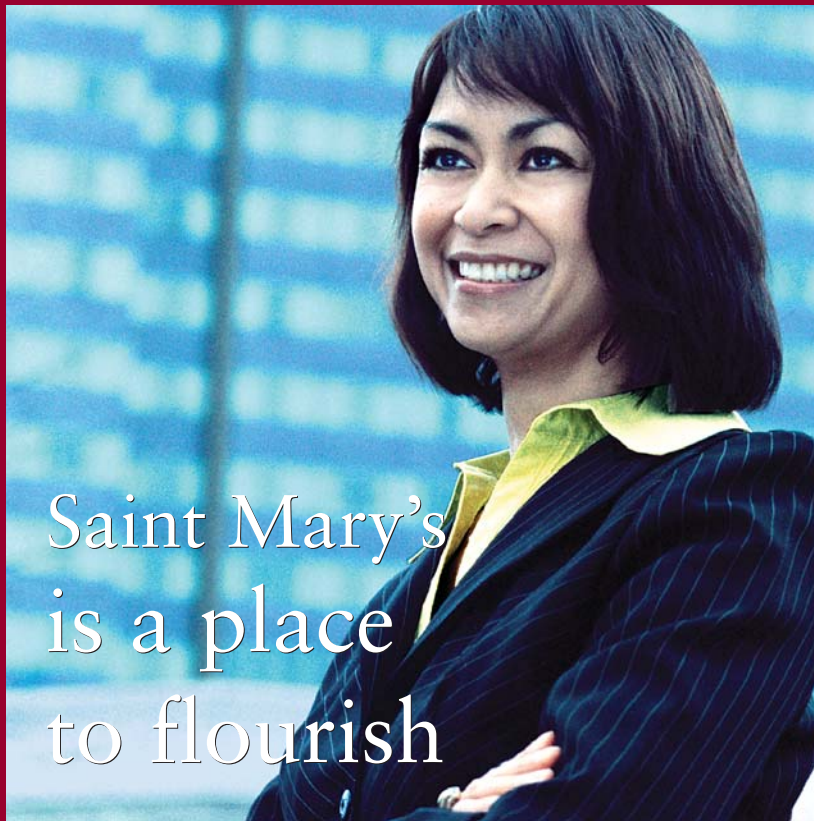
Life insurance is a versatile gift planning method. Our gift planning staff is happy to assist you in planning your gift through life insurance and can discuss with you the many available options.

Charitable Remainder Trust - A charitable remainder trust is an agreement whereby you make an irrevocable gift to Saint Mary's. The gift is held in trust and invested. The income is paid to you or a named beneficiary for your lifetime or a set period of time. You receive a tax receipt for the present value of the remainder trust.

At the time of your death, or at the time of the second person's death in the case of a joint arrangement, the portion of the remaining donation capital becomes available to Saint Mary's University. The trust assets are not included in the value of your estate, therefore reducing taxes and probate fees.

Charitable remainder trusts typically require an initial \$100,000 of capital to establish, and are generally arranged through a trust institution.

Charitable Gift Plus Annuity - A reinsured charitable annuity (Gift Plus Annuity) is an agreement in which you make an irrevocable gift to Saint Mary's authorizing the University



Saint Mary's
is a place
to flourish

Being a Saint Mary's faculty member is being committed to nurturing the love of learning in students and encouraging them to strive for excellence. The intellectual and emotional connections one has to Saint Mary's are what makes us a community. Knowing that who we are, what we do and what we become must be recognized as being in some part due to the University, and that is why we find it in ourselves to try and give something back. Investing in Saint Mary's is investing in the future of students, programs, facilities and faculty. If I were to tell the world about our University in just a few words I would simply say, "Saint Mary's is a place to flourish."

**DR. EDNA KEEBLE, ASSOCIATE PROFESSOR
POLITICAL SCIENCE DEPARTMENT**

to purchase a commercial prescribed annuity with your or your spouse as the beneficiary of the annuity. You will receive a donation receipt for the difference between the amount contributed and the cost of annuity plus a regular fixed income for your lifetime or the lifetime of your spouse.

This plan allows you to give a significant gift without losing the benefit of revenue your capital earns. In fact, when the tax advantages are considered, many donors find their net return is higher through a gift annuity.

GIFTS MADE IN MEMORY OR IN HONOUR

Gifts may be made in memory or in honour of a friend or relative, or in recognition of a special occasion or achievement. A special acknowledgment card will be sent notifying the family or individual of the gift. With a gift of \$10,000 or more, you can create a new named award. Named awards, including scholarships, bursaries and prizes, offer financial aid to

qualified students based on criteria determined by the awards' founders. They also provide an opportunity to honour an individual or group by naming the award in recognition of that person or organization. You may choose to endow your gift to provide funding for the award in perpetuity or you may choose to have the gift held in trust to fund the award for a shorter period of time.

GIFTS IN-KIND

Gifts of real estate, equipment, books, artwork, archival materials and other properties are welcomed by the University. You will receive a tax receipt for the fair value of the gift. There are also opportunities for you to transfer title of the property to the University now and realize immediate tax savings, while reserving the right to use the property for the remainder of your life. You will receive a tax receipt based on the present value of the property less the value of your use during the remainder of your life. If you are considering a gift of property, please contact the Development Office to discuss the possibilities.

GIFTS OF TIME Gifts of time, talent and expertise are always welcome. Please consider serving as a Saint Mary's volunteer.

THE SIMPLEST WAYS TO GIVE For many donors who have already made the decision to donate to Saint Mary's University, a simple straightforward donation of cash, personal cheque or credit card is a convenient route.

Cheques may be made payable to Saint Mary's University and mailed to:

**Development Office
Saint Mary's University
867 Robie Street
Halifax, NS, B3H 3C3**



One University. One World. Yours.

The Hearts & Minds Capital Campaign

FOR OVER 200 YEARS Saint Mary's University has had one focus: shaping and elevating the hearts and minds of our students.

Saint Mary's University's *Hearts & Minds* Campaign is the first major capital campaign in over a decade and has an ambitious goal of \$40 million. It's an investment in students, faculty, staff and community, and its impact will be felt for years to come.

The Campaign is separate from our Annual Giving Structure. It is designed to

be a concentrated and intense effort to support specific projects. The *Hearts & Minds* Campaign is built around achieving balance, strengthening focus, and above all, ensuring access – financially, physically and ideologically.

The Campaign's list of priorities includes new and renewed facilities for health and wellness promotion, science education, study and learning commons space and childcare facilities.

It also emphasizes investment in students and faculty through new student financial

aid, academic chairs, professorships and other academic and student experiential learning initiatives.

The *Hearts & Minds* Capital Campaign is about making Saint Mary's a better place. Together we can build a legacy that will leave lasting memories and create future opportunities.