

## GOOD NEWS! MATCHING \$

The Canada Cultural Endowment Incentive program will provide matching funds of up to \$1.00 for every dollar raised from private donors to add to the existing Elmer Iseler Singers' Endowment Fund, held and managed by the Ontario Arts Foundation.

This is an exciting opportunity that we hope will interest many Elmer Iseler Singers donors.



## PRESS TRIBUTES

"The Elmer Iseler Singers excelled in both of Brian Current's works. The singers, with Lydia Adams at the helm, have consistently proven themselves *THE* definitive choir for new and diverse music."

*Written by Brian Chang, The WholeNote*



"The Elmer Iseler Singers then took the stage for their annual appearance at the Festival [of the Sound. [Their works] ...were all well performed and well received.

The highlight for many... was the simple, gentle rendition of Mozart's well-known and well-loved *Ave Verum Corpus*. With the string quartet playing quietly with mutes, and the choir matching them in the gentlest of tones, the total effect was both awe-inspiring and beautiful beyond any comparison."

*From a parrysound.com article*

## NEXT STEPS

You will no doubt have questions and/or wish to receive additional information. To explore any of these ideas more fully, please contact your financial advisor, or the Elmer Iseler Singers' Board Treasurer, John Buchanan, for assistance.

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You may also contact General Manager,  
Jessie Iseler directly at +1-416-217-0537.

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PHOTO M. MCGROARTY

*Legacy Giving...  
Ensuring Your  
Everlasting Support  
of Choral Music*



# ELMER ISELER SINGERS

*Seeking more ways to help  
sustain today and tomorrow...*

The Elmer Iseler Singers, Canada's flagship professional concert choir, was founded in 1979 by Dr. Elmer Iseler, O.C., O.Ont. The Choir enjoys an international reputation thanks to Elmer's legacy and the artistic excellence of conductor Lydia Adams, coupled with the tireless leadership of General Manager Jessie Iseler.

The Elmer Iseler Singers are grateful to the many choral music enthusiasts who support the Choir's current and future activities through their individual charitable donations. This pamphlet will introduce you to a number of methods by which you can make an even more lasting contribution to the Elmer Iseler Singers and to choral music in Canada through planned giving.

All donations received will enable outreach programs such as our **Get Music!** educational outreach initiative to function and provide unique choral experiences to our young people. They also help the Choir present workshops and concerts in far-flung parts of Canada, often introducing high school students to choral music for the very first time.

Without such contributions and the additional revenues from ticket sales, government grants, as well as corporate and foundation gifts, the Choir could not continue its mission of providing professionally-performed choral music to its audiences.

## **BUT... MORE CAN BE DONE!**

In this pamphlet we will introduce you to a number of methods by which you can make an even more lasting contribution to the Elmer Iseler Singers and to choral music in Canada through **PLANNED GIVING**.

**\*Lydia Adams, the 2013 Ontario Premier's Award Winner for Excellence in the Arts, received an honorary degree, Doctor of Letters, from Cape Breton University in Spring 2018.**

## PLANNED GIVING – THE NEXT STEP BEYOND DONATIONS

**Planned Giving** is the process of designing charitable gifts so that you can realize your philanthropic objectives while maximizing tax and other financial benefits. **Specifically it can mean making a decision today to provide for the future of the Elmer Iseler Singers through an estate plan.** Planning your gift can be as simple as including the Elmer Iseler Singers in your will, establishing a trust or life insurance policy, creating a charitable gift annuity or gifting publicly-listed securities.

### BEQUEST IN YOUR WILL

The most popular planned gift, a Charitable Bequest, is a donation made through your Will. You can choose to leave the Choir a specific piece of property, a pre-determined sum of money or a percentage of your estate, or your RRSP, RRIF, or TFSA. Planned today, a bequest benefits the Choir after your death. You could also provide a Residual Bequest to create a lasting endowment fund.

#### **The Benefits:**

- A bequest is usually a significant gift, often more than you were able to donate during your lifetime.
- The gift can be put to use immediately by the Choir.
- Your estate is entitled to a tax credit for the final income tax return and you protect your heirs by reducing their estate tax liability.

### CHARITABLE REMAINDER TRUST

With a Charitable Remainder Trust you can make a major gift now and continue to enjoy the income from it for the rest of your life. Your Trust could be funded with cash, securities or real estate (minimum donation \$25,000).

#### **The Benefits:**

- The Choir will receive whatever remains in the Trust after your death.
- You are entitled to a tax credit the year the gift is made.
- You receive net income for life.
- There is no fee or set-up cost.

### LIFE INSURANCE

As your circumstances change, existing life insurance policies that once provided important protection may no longer be needed. If this is your situation, consider making the Choir the beneficiary of the policy.

Or purchase a new life insurance policy with the Choir as beneficiary, in which case your insurance premiums are 100% tax-deductible during your lifetime.

#### **The Benefits:**

- In either case you will receive a donation receipt for the cash value of the policy and any future premiums that are paid by the donor.
- The Choir will receive, tax-free, the full value of the policy upon your death.

### CHARITABLE GIFT ANNUITY

A Gift Annuity is an arrangement under which you make a contribution to the Choir and receive, in turn, guaranteed payments for life. The amount of these payments depends on your age and the size of your contribution, but they may be higher than you are receiving from your present investments, and the annuity arrangement is guaranteed. It will continue as long as you live, irrespective of the economy or interest rates. If you are married, you may choose a joint-and-survivorship annuity which continues as long as either spouse lives.

#### **The Benefits:**

- Your gift annuity brings you a special bonus at tax time: a sizeable portion of your payments will be tax-free.
- While older annuitants will receive payments that are totally tax-free, all donors are entitled to a donation receipt that will result in a tax credit.

### GIFT OF PUBLICALLY-TRADED SECURITIES

If you own publicly traded securities outside an RRSP or RRIF that have increased in value, you could owe taxes when you sell them. But you will not need to pay tax on such capital gains if you donate these publicly-traded securities to a charity such as the Choir. You must donate the securities themselves for the tax exemption, not the proceeds from the sale of the securities.

#### **The Benefits:**

- The Choir is able to convert your securities into cash and issue you a receipt for the full, fair market value.
- Neither you nor the Choir are taxed on any capital gains.

**We suggest you consult your financial professional before proceeding with any of the above choices. Please see "NEXT STEPS" on the reverse side.**