As a lifelong advocate of research for a rare eye disease, Sharon Stewart’s belief that she could help others through an estate gift is becoming a reality. Recently, Sharon’s support has led UBC researchers to unlock what could be a major medical breakthrough.

The University of British Columbia was a special place for Sharon. Her father and mother, Jim and Helen Harmer, met during a physics class in 1943. Twenty-five years later, Sharon also donned the cap and gown and graduated with a Bachelor of Commerce degree.

Sharon was born with aniridia, a rare disease that caused her eyesight to deteriorate. When she graduated in 1968, only five percent of her vision remained. In 2005, Sharon began making significant gifts to support aniridia research at UBC, hoping for a cure. During her lifetime, Sharon contributed over $2.5 million toward this research and an additional $2.65 million through a trust established in her will.

Because of this generosity, there is new hope for aniridia sufferers. Sharon’s gift funded the Gregory-Evans Developmental Neurobiology lab, which focuses on developing treatments for eye diseases. There, with a team of scientists from the University of British Columbia, Dr. Cheryl Gregory-Evans developed Ataluren, a new drug that has shown promise for reversing aniridia when administered after birth.

Aniridia is caused by a mutation that interrupts the production of a protein crucial for eye development. Sufferers can be identified by the absence or partial absence of the iris, the coloured ring around the eye. Ataluren seems to have the ability to override the mutation, allowing the body to produce the missing protein.

Although researchers originally thought the drug would have to be administered as a preventive measure in utero, they discovered that when Ataluren was formulated as eye drops, it actually restored vision in young mice. These eye drops, named START, are notably the first time a drug has successfully been used to treat a birth defect.
Alumna Nurses Education with RRIF Gift

“When it comes to taxes and the government, you can give voluntarily or involuntarily,” states UBC alumna Vivian Lucas.

Born in Winnipeg, Vivian graduated with a B.Sc. in Nursing in 1967. Now comfortably retired, she has decided to use planned giving as a way to support her alma mater and simultaneously take advantage of a few tax benefits. The strategy involves using a portion of her Registered Retirement Income Fund (RRIF) to create a gift for the School of Nursing.

Vivian credits the world-class education at UBC for helping her succeed wherever life took her. After graduation, she began working at Vancouver General, but later moved when her husband accepted a position in Sudbury.

“I thought, oh my god, moving to Sudbury, but it was the best thing in the world,” says Vivian. “We moved every two years after that, but this gave a great background. And my education at the University of British Columbia helped me adapt and find work every time. They taught me to think and problem solve, not just perform tasks like a widget.”

As a retired nurse, Vivian is passionate about the value of education over training, and while her gift will help prepare a new generation of nurses, she’s quick to point out that planned giving has some very real benefits.

“If you have an RRIF that’s over $15,000, the government is going to grab back 30%. Plus, my RRIF puts me in another tax bracket. Gifting this money as a donation means I still have to pay tax, but it’s deductible from my estate as a charitable gift. Plus, I get to decide how my savings will be used—voluntary versus involuntary!”

Vivian moved to British Columbia with her family when she was three years old.

“I was raised in Burnaby. My father was an engineer, but my mother only had a grade eight education, so she was really interested in anything I wanted to do academically. I always appreciated my parents for letting me do what I wanted by way of education.”

Designating UBC as a full or partial beneficiary of your RRSP, RRIF or other retirement plan is easy. Because the funds transfer outside of your estate, they are not subject to probate fees. In addition, taxes owed on retirement assets will be offset by the tax credits generated from your donation. And, you can direct your gift to something you care about at UBC. Ask us how. ♦
How WESA May Affect Your Estate Plan

By Mary Hamilton

The Wills, Estates and Succession Act (“WESA”) came into force on March 31, 2014, introducing sweeping changes to wills and estates legislation in British Columbia. WESA does not invalidate wills that were executed before it came into effect. However, if a person dies on or after March 31, 2014, WESA will apply to that person’s will and, generally speaking, to other aspects of the administration of their estate.

Here are just a few of the significant changes:

1. The Effect of Marriage and Separation on a Will
Under the old legislation, in most cases if a person had a will before they were married, the marriage automatically revoked the will. Under WESA, marriage no longer revokes a will. However, wills revoked by marriage under the previous legislation will not be revived by WESA. Previously if a couple divorced, the divorced spouse would be presumed dead for the purposes of estate administration. That is, each will was valid, but read as if the divorced spouse had predeceased. This same treatment is now effective at the time of separation and applies to married and common-law couples who separate. A separated spouse is also not able to bring a claim to vary a will.

2. Survivorship Rules
Previously, when two people died at the same time or in circumstances where it was impossible to tell who died first (such as an airplane crash), the law presumed the older person to have died first. If the people were spouses with joint assets, this presumption could result in the younger person’s beneficiaries inheriting the estates of both spouses. WESA does away with this presumption: each person will be presumed to survive each other for the purposes of the administration of each person’s estates. As well, if a person does not survive a deceased person by at least five days, that person is assumed to have died before the deceased person, for the purposes of interpreting the deceased person’s will. This five-day period cannot be shortened by a will, but it can be lengthened.

These changes could result in unintended consequences, such as the possibility of double gifts or no gifts where both spouses leave cash gifts in their will thinking the amounts would be paid from only one of their estates but then they die within five days of each other.

3. Beneficiary Designations
Among the new WESA provisions for benefit plan beneficiary designations, you may now appoint a trustee for an RRSP or TFSA to manage assets for minors or disabled beneficiaries.

4. Increased Power to the Courts to Determine that a Document is a Valid Will
WESA gives the court a wider discretion to consider a document a will even if that document does not meet the formal requirements of a will, provided there is sufficient evidence the will-maker intended it to be a will.

5. Rules and Presumptions Related to Gifts
WESA introduces new rules related to gifts of property. In some circumstances, where a gift of property is subject to a registered security interest, such as a mortgage, the recipient of the gift (as opposed to the estate) will be required to pay off the debt. As well, WESA abolishes the presumption that a gift during a will-maker’s lifetime to a child of the will-maker is an advance on the child’s inheritance, that a gift to a creditor in the will of the amount of the debt satisfies that debt, and that a gift made to a person during the will-maker’s lifetime revokes any gift left to that person in the will of the same amount.

Given the significant changes introduced by WESA, you may wish to review your existing estate plans with a lawyer to ensure that your intentions will still be carried out under the new legislation.

Mary Hamilton is Associate Counsel with Davis LLP and leads the firm’s Wills, Estates and Trusts group. She has 25 years of experience in matters relating to wills, trusts and estate administration. ♦
Degrees of Influence

Dean Walter Gage’s Legacy Still Supports Students

Affectionately dubbed “The Dean of Everything,” Professor Walter Harry Gage joined UBC in 1926 and served as President from 1969 to 1975. As an educator, his commitment to students and teaching was legendary. He was particularly dedicated to developing financial aid programs and went out of his way to help students in need, often from his own pocket. His generosity was deeply and widely felt. It cut across all faculties, leaving an indelible impression that has inspired generations of alumni to pay it forward.

Dr. Glen Carlson (M.D. ’60) and Dr. Donna Willard-Jones (B.A. ’65) are just two alumni whose remarkable encounters with Professor Gage inspired them to give back to the university. Glen and his wife established the Glen and Margaret Carlson Bursary in Medicine while Donna has made a gift in her will to support the Walter Gage Bursary Fund.

Glen was a third year medical student when he met Professor Gage in the late fifties. He had run into some financial trouble and needed help. “I couldn’t pay my landlady and still had a semester to do,” he explains. “Although I wasn’t in any of his classes, I used to hear all sorts of stories. Everyone knew if you were a starving student, you went to see Professor Gage.”

Unsure of what to do but determined to do it, Glen dressed up in his best suit and tie and went to the Professor’s office. “He listened to my story and then handed me a form and said, ‘sign here.’ I got some money, and that was the sum total of my experience.”

Although the encounter was short and sweet, Glen cites the support he received as the inspiration behind the Carlson Bursary. Established in 2005, this bursary is available to medical students who need help reconciling their assessed financial need with available government assistance. Over 80 students have already benefited from Glen and Margaret’s generosity.
“If I could speak to Walter Gage one more time, I’d say ‘thank you,’” says Glen. “That little loan made all the difference. It allowed me to finish my degree and go on to lead a pretty good life.”

It was about two years later that Donna met Professor Gage for the first time in 1961. Although she was a freshman and part of a different faculty, her experience was remarkably similar.

“I think his title was Dean of Students at the time,” says Donna. “Back then when you applied for a bursary, you met with the Dean. I’ll never forget walking into his office. He knew all about me before I got in the door.”

Donna was taken aback by the concern and genuine interest she received from Professor Gage. “He was just very interested in what I was doing—and what I wanted to do. He had seen my grades and felt everything was going well. And he gave me a little bit of money, which I needed desperately. I went to see him several more times over four years, all with my hand out. And he never failed. He absolutely never failed to give me some money to help me get through.”

Donna began contributing to the Walter Gage Bursary Fund in 1970, as soon as she completed her law degree. Now as head of her own Alaska-based firm, she is pleased that her bequest will help future generations of students who could be facing their own tough times.

“I remember Dean Gage as a relatively small man in stature, but to me he was an emperor. Without him, I doubt I would have graduated. Money was that tight for me. I chose to leave a gift to the Walter Gage Bursary Fund because I remember how he helped me. I wanted to support UBC in a way that carried forward his ideas and criteria for assessing need. And if my money can help students and make a difference to their continuing education, that’s exactly what I want to do.”

Walter Gage entered UBC as a student and graduated with an M.A. in 1926. He went on to teach mathematics at Victoria College before returning to UBC as an Assistant Professor in 1933. Ten years later, he joined the Senate as the representative of Arts and Science. He then served as Dean of Administrative and Inter-Faculty Affairs and later as Dean of Inter-Faculty and Student Affairs before accepting the post of President in 1969.

In over 50 years of service, Professor Gage’s influence extended to every corner of the university. He guided UBC through a period of remarkable change and fostered a sense of community that gave both the students and faculty a sense of belonging.

As a remarkable educator, he earned many accolades throughout his career, including the inaugural Master Teacher’s Award, which was instituted in 1968 and the Great Trekker Award. In 1958, the university honoured him with a Doctor of Laws, Honoris Causa, and in 1971 he was made a Companion of the Order of Canada. However, there was probably no recognition continued on page 8
A team of researchers at UBC have developed a solution to make rheumatoid arthritis (RA) easier to manage for many sufferers. Painful and crippling, RA is a leading cause of disability in Canada. However, with early diagnosis and aggressive treatment, it’s possible to take control and avoid serious damage. RA occurs when the immune system gets confused and begins attacking the joints. Although the benefits of early treatment with disease-modifying anti-rheumatic drugs (DMARDs) are well documented, many people delay seeing a doctor, resulting in unnecessary anguish. The delay also prevents people from getting the best treatment outcomes, compared to others who are treated early.

To better understand this perplexing lag, UBC researcher Dr. Linda Li, in collaboration with the Arthritis Research Centre of Canada, conducted in-depth interviews with over 60 RA patients. Dr. Li and her team found that in the days following a diagnosis, many patients felt ambivalent and lost due to a lack of user-friendly information about treatment options.

To address long-term health implications and control costs, an answer was needed—and that’s just what Dr. Li and her team delivered. The Animated, Self-serve, Web-based Research Tool (ANSWER) is an online aid that helps patients become more informed and involved in the treatment process. Through a series of entertaining animations, ANSWER provides the best evidence-based advice on medication options, including benefits, risks, and side effects. It ends with a one-page summary that helps patients begin a dialogue with their doctors.

Thirty patients who had been prescribed methotrexate, the most common DMARD, were recruited to test ANSWER to see how it would impact their decision to start treatment. Thanks to ANSWER, uncertainty declined and patients felt more confident moving forward.

Six Steps to Arthritis Pain Management and Prevention

With over 100 different types of arthritis, there is no simple answer for management and prevention. However, the “I-AM-BEST” principles can be helpful in most cases:

1. Include activity. If the muscles in the front of the thigh (quadriceps) are weak, there’s a greater chance of developing painful knee osteoarthritis. Even a slight increase in strength can reduce the risk. Focus on strain-free activities like swimming to boost strength and reduce fatigue.

2. Maintain a healthy weight. Being overweight strains the joints, particularly knees, hips, and feet. Even a small amount of weight loss can provide relief.

3. Be positive. Empower yourself by managing your arthritis. You are in control.

4. Eat healthy. Avoid processed, fatty foods and focus on fruits, vegetables, fish, nuts, and beans to curb inflammation and control weight.

5. Sit and stand. Neither too much sitting nor too much standing is good for you, so whenever possible switch between the positions every 30 minutes or so.

6. Take it easy. Pay attention to when aches start and modify your routine accordingly. Try to avoid activities and situations that put prolonged strain on joints.
Your legacy on campus

UBC has commissioned a dramatic, permanent public art installation to recognize the important contributions of our start an evolution campaign donors and engaged alumni. This legacy piece will be a timeless and memorable community landmark on campus that recognizes the contributions of our donors and alumni and tells the story of the start an evolution campaign.

Bequests and other planned gifts to UBC made as of April 1, 2008 may be recognized as part of UBC’s start an evolution campaign.

To date, over 250 donors who have made estate gifts to UBC will be included on this prominent landscape feature on campus.

If you are considering a bequest to UBC, we would be honoured to include your name on this recognition piece. All gifts that meet campaign criteria and made before the campaign closes in late 2015 will be included, with the permission of the donor.

For more information on campaign legacy recognition, please contact a Gift & Estate Planning staff member.

More importantly, the percentage of participants likely to follow through with their treatment of choice rose from 13 percent to 70 percent.

Almost 1 in 100 people suffer from RA—that’s over 300,000 Canadians. The Arthritis Alliance of Canada estimates that appropriate treatment would save over $5 billion in direct medical costs, while $34 billion could be saved over the next 30 years due to a decrease in work disability and premature retirement.

ANSWER is available for public use at http://answer.arccnada.org/.

To learn more about arthritis research at UBC, please contact Stephanie Huehn, Associate Director, Development, Faculty of Medicine at 604-218-0275.

To speak with someone about supporting medical research with a gift in your will, please contact a Gift & Estate Planning staff member.
Estate Gift Leads to Medical Breakthrough

A clinical trial led by Dr. Gregory-Evans is expected to begin sometime this year. If START proves safe and effective, children would likely have to use it for the rest of their lives. It might also benefit adults if their disease has not progressed too severely.

As a discovery Ataluren not only benefits aniridia sufferers, the findings could extend to other eye conditions caused by similar mutations. And if Ataluren reverses damage in the eye, it raises the possibility of using drugs for other congenital disorders.

Although Sharon passed away in 2008 and never saw her dream realized, her support paved the way for this breakthrough. Ataluren represents a new hope for thousands of people suffering from aniridia and other congenital conditions. It’s a fitting legacy for a woman remembered by so many for her determination and optimism.

Degrees of Influence

that brought him greater pleasure than the students who followed him as a leader and came to him as a friend.

Throughout Professor Gage’s career as a teacher and administrator, he gave his energies completely to the university and its students. No aspect of campus life escaped his attention. Nothing was too small or insignificant. Even after passing away in 1978, his hard work, empathy, and generosity remain a model for living now championed by the alumni who made him so proud. His memory lives on not only in the numerous buildings and halls that bear his name, but also through the students that carry forward his ideals and spirit.

If you would like to share a story about your experience with Walter Gage, please let us know. We will post your recollections online at startanevolution.ca /gage

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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.

8