



Donor makes remarkable gift in memory of wife.

Betty Sykes dedicated much of her life to helping others. “She was an empathetic person,” says Clint Sykes of his late wife. “She was always doing things for others. It was really part of her make-up.”

Betty volunteered her time at her church and later at the Canadian Cancer Society where she would visit the sick in their homes or at the hospital. Having survived breast cancer herself, including the removal of both breasts, Betty was able to relate to these patients.

“She was good at this because she’d been there. She was a wonderful listener and really gave people the opportunity to speak.”

Because of Betty, Clint too decided to get involved with the Society. He served on the local volunteer board of directors of CCS in Sarnia which he describes as being a very fulfilling experience that taught him a lot about doing for others.

Clint’s connection to the Society grew even stronger when he faced his own prostate cancer diagnosis and turned to the local community office for support. Throughout his treatment, he used several services offered by the Society including the lodge and transportation programs.

Betty and Clint were married for 44 years when she passed away from cancer in 1992. This past November,



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in memory of Betty’s generous spirit, Clint decided to make a donation of almost \$65,000 to the Society. This remarkable gift will be used to support the Lambton County Community Office

and will help ensure that no one in this community ever has to face cancer alone, something that Betty would undoubtedly be very proud of.



During your lifetime, retirement funds are a great way to increase your net worth. Unfortunately they are one of the worst ways to transfer wealth to loved ones. Mark Halpern, President of illnessPROTECTION.com, is a Certified Financial Planner (CFP) and Trust and Estate Practitioner (TEP) and recognized as one of Canada's top life insurance advisors. He explains how to protect your RRSP, eliminate unnecessary taxes and potentially leave more for your favourite charities.

Ask the Planner

Q: What happens when I cash in my RRSP/RRIFs?

A: Originally, when you purchased your RRSP (Registered Retirement Savings Fund), you received tax relief as an incentive to put money away to fund your retirement. However, once you remove money from the plan, it is considered income and will be taxed accordingly. Usually when money is pulled out, people are put into a much higher tax bracket than what they are accustomed.

RRSP and RRIFs (Registered Retirement Income Fund) are some of your most heavily taxed assets. Often, the money you have accumulated will be subject to the highest tax bracket (in Ontario this is about 46%). That will almost cut your RRIF savings in half.

As a result RRSP/RRIFs may not be the best option for you to transfer wealth to your loved ones.

Q: Can I avoid paying taxes on my RRSP/RRIF?

A: There are three possible beneficiaries to everyone's estate: family, charity and the tax department. Without the proper planning, you could be leaving a large portion of your money to the government. To avoid taxes, you may want to consider a charitable gift of all or a portion of your RRSP/RRIF.

By naming a charity as a beneficiary of a registered plan, donors:

- Receive a tax receipt for the value of the plan.

- Avoid probate fees by removing these assets from their estate.
- Reduce their estate taxes.

“Used properly, donating RRSP/RRIFs can result in large tax savings and a significant benefit to the charity or charities of your choice.”

Q: What steps do I need to take in order to donate my RRSP/RRIF to a charity?

A: There are two ways you can donate your RRSP/RRIF.

- Firstly, you can designate a charity as a beneficiary for all or part of your RRSP or RRIF.
- Secondly, you can designate the estate as beneficiary and make a specific bequest in the Will to the charity.

Used properly, donating RRSP/RRIFs can result in large tax savings and a significant benefit to the charity or charities of your choice. I suggest you work with your financial advisor and lawyer who can help to plan a gift that best fits with your financial and estate situation. After all, wouldn't everybody prefer to be remembered for leaving a large gift to their favourite charities instead of a large tax payment to the tax department?

What does cancer sound like?



You might describe Dr Michael Kolios as a really good listener. The physicist at Toronto's Ryerson University is researching a cancer-detecting device that will help him "listen" to the sounds produced by normal and abnormal cells in the blood, research that could eventually be used for the early detection of cancer.

Dr Kolios, an international expert in ultrasound and photo-acoustic imaging, has received an Innovation Grant worth \$170,000 from the Canadian Cancer Society to develop the technique and test the futuristic device.

Using a customized microscope that combines ultrasound and laser technology, Dr Kolios will eavesdrop on the sounds of cells by firing ultrasound and laser waves at drops of a patient's blood. When hit with laser light, the

cells produce a high-frequency squeal allowing researchers to take pictures of the sound waves and create sound profiles for different cells in the blood.

The group will then test the technique on cells inside the body by running the device over superficial veins, akin to the fictional tricorder used in the TV series Star Trek. The challenge is to distinguish the sounds of cancer cells from the normal cells, which will be done using a series of very complex calculations.

Dr Kolios and his colleagues will be the first to use a laser to create sound waves and to use very high frequency ultrasound detection. Combined together, these innovations provide greater sensitivity and specificity for detecting abnormal cells.

When he first proposed this research idea, Dr Kolios was told it couldn't be done and was too risky to attempt. However, his intuition and his sense of curiosity told him otherwise.

"I said I'll take the risk because that's what the science tells me I should do," says Dr Kolios, a physics professor at Ryerson University and Canada Research Chair in Biomedical Applications of Ultrasound.

If successful, this new device could be used to detect cancer cells in the blood during routine blood tests. Currently, a separate test has to be ordered. By listening to and interpreting the sounds cells make, doctors might be able to tell, before symptoms occur, whether you're healthy or if an illness is developing.

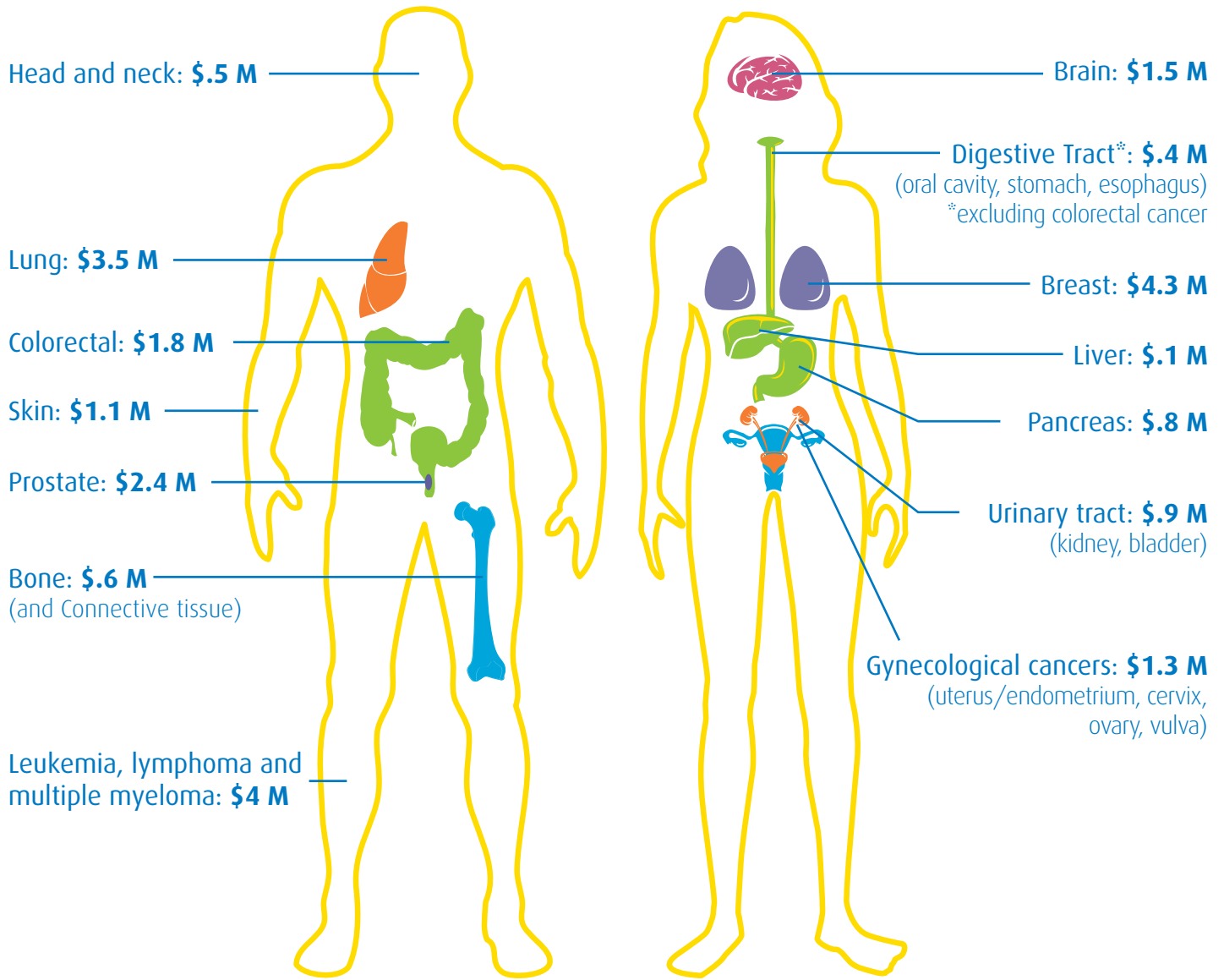
Dr Kolios' ultimate goal is to develop an automated instrument to detect blood cancers as early as possible as well as differentiate cancer cells that are in the process of metastasizing (spreading). Research shows that most cancer deaths are the result of cancer that has spread from its original location.

The grant was one of five funded in this competition in partnership with the Lotte and John Hecht Memorial Foundation. The Foundation is excited to support the Society's Innovation Grants program because of the unconventional and promising nature of the projects.

We would be more than happy to answer your questions or accept your feedback. Please contact Jessica John, Manager, Planned Giving at the Canadian Cancer Society by email at: jjohn@ontario.cancer.ca, or call 1-800-268-8874, ext. 7046

2013 Research Investment by Cancer Type

Research Targeting specific cancers: **\$23.6 M**



Other cancer types: **\$0.5 M**

+ Research applicable to multiple/all cancers: **\$14.7 M**

=\$38.3 M



Canadian Cancer Society
Société canadienne du cancer