

## Willfora

### A Legal Will. For Real. For Free.

Have you been meaning to create a Will but can't seem to find the time? We totally get it. That's why St. Joseph's Healthcare Foundation has partnered with Willfora!

Willfora is an online Will provider that offers you the chance to create or update a basic Will for FREE! (No, that's not a typo!)

Through their online platform they've made the process simple and easy so you can check making a Will off of your to-do list in no time at all.

There's even a section dedicated to helping you leave a portion of your Will to a charity that is close to your heart, whether that's St. Joe's or another worthy cause in our community. If you are considering leaving a gift to St. Joe's, you can get started by scanning here:



Don't delay as this offer expires on Dec. 31, 2023. Please note that leaving a gift to a charity or to St. Joe's is not required in order to benefit from this **free Will offer from St. Joe's Foundation** and Willfora.

*Note: An online platform might not be right for everyone or every circumstance. If you would like to receive personal advice, or have a complex estate plan, you may prefer to seek advice from a certified legal professional.*

## Right on the Button:

The Estate of Two Avid Burlington Curlers, Ted & Brenda Ayers, is Aimed Directly at Supporting Healthcare at St. Joe's and Across Ontario



**Ted and Brenda Ayers** both had careers that touched the atomic and nuclear energy field. Later, Brenda held various positions at McMaster University, before eventually retiring from the academic institution.

Ted and Brenda were also long-time curlers. They could often be found throwing rocks and enjoying social time with friends at the Burlington Curling Club.

Sadly, this much-loved couple passed away from cancer, Ted in 2019 and Brenda in 2020. But before they passed away, the Ayers turned to their lawyers, Alyson and Jim Sweetlove, to help them create wills and an estate plan that would allow them to reduce taxes to their estate and make a difference in the lives of others, long after their passing.

Mr. Sweetlove knew the Ayers personally and professionally for more than 40 years. He describes them as very kind, compassionate people who cared about their community. As they got older, Mr. Sweetlove explained that the couple battled a number of health issues and were extremely appreciative of the top-notch healthcare they received in Hamilton, Burlington and its surrounding regions.

"They were grateful patients of St. Joe's, and of other Hospitals, too. That's why they decided to dedicate virtually their entire estate to various healthcare organizations," says Mr. Sweetlove. "From the hospital in the community where they lived to St. Joseph's Healthcare Hamilton, the couple's philanthropy also extended beyond our region to hospital foundations in Chatham and Uxbridge, where the hospitals serve the communities in which they grew up."

As part of the Ayers' generous estate gifts, St. Joseph's Healthcare Foundation was the grateful beneficiary of a significant legacy to support the Hospital's Malignant Pleural Effusion (MPE) Clinic – a part of St. Joe's renowned Thoracic (Chest) Program. The gift

will help clinic staff to investigate new treatments and interventions for patients experiencing pleural effusions related to cancer.

"Pleural effusions are a buildup of fluid between the layers of tissue that line the lungs and chest cavity. Patients who have cancer can also develop fluid in the chest, which makes it hard to breathe and function. Many patients need to be admitted to hospital for their effusions, and this becomes a significant setback to their treatment and their quality of life,"

says Dr. Waël Hanna, a Thoracic Surgeon at St. Joe's who treated Brenda. "The MPE clinic's mission is to ensure that those patients are able to remain home, to continue to experience good quality of life through their treatment. This gift will go a significant way to ensure that cancer patients get to spend more time with loved ones, and less time in hospital."

There are substantial tax benefits of philanthropic giving through a will or estate, which can greatly reduce the potential impact of significant income tax on income at death that often arises from capital gains and Registered Retirement Income Funds, Mr. Sweetlove explains. But legacy

giving is so much more than a cost-effective giving vehicle. It's a way to take care of your loved ones while supporting the causes that are closest to your heart as well.

"The biggest advantage of legacy giving is that you can do things with your estate that will benefit the community for years to come. You can choose to donate to where the needs are the greatest or to particular causes that are important to you. Many of us don't feel we're able to make a charitable gift in our lifetime due to financial or familial obligations, but you absolutely can through your will or estate. It's not complicated and it can make a tremendous impact – just like a well-thrown curling rock," concludes Mr. Sweetlove.

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## Zain Explains: What the End of a Global Pandemic Means Locally



*The World Health Organization (WHO) recently declared COVID-19 is no longer a global public health emergency. But COVID-19 is still in our community, and will remain with us for the foreseeable future. That's why we asked St. Joe's Infectious Disease Physician Dr. Zain Chagla about what measures to take to protect ourselves, and others.*

### Does WHO's declaration mean we should continue to keep up to date with vaccination?

Vaccination has been our most effective tool in combatting the COVID-19 pandemic, so it is worth staying up to date as per provincial and federal recommendations, especially for those considered high risk. This includes anyone 65 and older, those who are pregnant, and those living in senior homes deemed high-risk, such as long-term care. People over age 18 and who are immunocompromised also fall under this list. For these populations, a primary series, boosters, and possibly a bivalent vaccine, are recommended. While this may change over time, staying up to date on vaccination helps protect individuals from serious COVID-19 and its complications.

High-risk individuals still have access to additional treatments which help reduce the risk of hospitalization if people have COVID-19 in the first five days of symptoms. It's important to understand if you fit the criteria, test if you have symptoms, and contact your healthcare provider or pharmacy if you test positive.

# Remembering Margaret Juravinski



**Most knew Margaret Juravinski** as the wife and lifelong companion of the late Charles Juravinski, whose passing preceded hers by little more than a year. But those who had the pleasure of knowing Margaret a little better understood that she was a lover of books, a caregiver of our community, and a woman of few, but astute and impactful words.

Margaret's strength was conveyed not through grand displays, but through a quiet, consistent presence, a keen understanding of the evolving healthcare system, and an unwavering commitment to sharing her good fortune in the hopes of making a difference in the community she called home for nearly a century.

Over the past 21 years, St. Joseph's Healthcare Foundation has been the grateful beneficiary of more than \$22.5 million in donations from Margaret and Charles Juravinski. The \$5 million gift they made in 2005 helped to construct the 10-storey Juravinski Innovation Tower at our Charlton Campus, while a \$10 million gift made a decade later was integral to the creation of the Margaret & Charles Juravinski Centre for Integrated Healthcare at our West 5th Campus.

More recently, Margaret and Charles, through their namesake Foundation, have provided more than \$16.5 million in funding to kickstart 21 research projects designed to address widespread issues from curbing addiction to coping with burn trauma; supporting child and youth health to improving access to healthcare for those living in group homes and subsidized assisted living facilities.

In fact, just two weeks prior to her passing, Margaret had made yet another \$5.1 million investment in the Juravinski Research Institute, a partnership between Hamilton Health Sciences,

McMaster University and St. Joe's that was formed following the couple's historic \$100 million legacy gift in 2019.

This latest \$5.1-million gift will continue to support high-priority health research initiatives across the three partner institutions focused on enhancing the health of Hamiltonians and patients throughout the region. Child and youth health and integrated care are

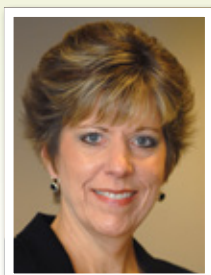
the research themes for some of the newly funded projects. These research initiatives were identified following collaborative brainstorming sessions involving more than 100 researchers and clinicians working together to develop projects that would have the greatest impact.

And what an impact they have had. Thanks to the Juravinskis, our city is home to world-class healthcare, cancer, research and hospice facilities that bear their names and will be improving and benefitting the lives of others long after their passing, just as

they had intended.

"Working with Margaret over the past 15 years has been one of the most rewarding and meaningful highlights of my time here at St. Joe's," says Sera Filice-Armenio, President and CEO, St. Joseph's Healthcare Foundation. "Over the years, I was consistently awed by their generous spirit, encouraged by Margaret's desire to spread the word about the power of philanthropy, and inspired by the humility and humanity that were the hallmarks of their legacy. Margaret was so committed to making sure their gifts would have the widest, most accessible impact, ensuring all those in need could find and receive the very best healthcare, right here in Hamilton. She was a remarkable force for good and she will be deeply missed."

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To learn more about including St. Joe's in your will or estate plans, please contact:

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For additional stories and resources visit our Foundation website at:  
**[stjoesfoundation.ca/legacy](http://stjoesfoundation.ca/legacy)**