
Kiwanis Club of Brantford Newsletter December 12, 2024

1 message

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**A WEEKLY NEWSLETTER from and about
THE KIWANIS CLUB OF BRANTFORD**

**Meeting at the Best Western Brantford Hotel & Conference Centre:
Every Thursday at 12:00 noon**

Current Membership – 43



E.C. & C. District

Governor

Pamela Rodney White
KC of Constant Spring

Governor Elect

Cynthina Blackman
KC of Pride of Barbados

Immediate Past Governor

John Chave
KC of Barrie

Secretary/Treasurer

Jim Steele

PROGRAM FOR December 12, 2024

The Principals from eight Core Schools of Brantford will describe how they are using the Funds they received from the Kiwanis/ Staples Back to School Drive in Sept 2024

HEAD TABLE

President Nancy Thompson, Jill Hughes, Anh Hoang, Cora Hammond, Cheryl Bannister, Katie Terpstra, Derek Cherriere, David Mcgaghran, Ali Cole and Kelly Breuls

UPCOMING MEETINGS

Thursday, December 19 – Kiwanis Christmas Luncheon

KC of Brantford

Division Lt. Governor

Angel Vieth

KC of Kitchener-Waterloo

Club Officers

President

Nancy Thompson

Past President

Alfred Hauk

President-Elect

Maureen Henry

Treasurer

Jim Steele

Secretary

Dave Lewis

Club Directors

2 Year Term

Ross Pope

Joanne Murray

1 Year Term

Randy MacKenzie

Leo Vos

Bob Wade

Thursday, December 26 – NO MEETING

Thursday, January 2 – Round Table Discussion

Thursday, January 9 – TBD

Thursday, January 16 – Tim Phelps – AI and Assisted Living

Thursday, January 23 – Peter Tudisco – Wine Business

UPCOMING SOCIAL EVENTS

February 7 and 8, 2025: Oban Inn in Niagara-on-the-lake
Get-away.

KIWANIS CONVENTIONS

Eastern Canada & Caribbean District Convention – Niagara
Falls, May 29 to 31, 2025

Kiwanis International Convention – Pittsburgh, June 25 to
28-2025

BIRTHDAYS

Jim Steele – Birthday – December 11

WEDDING ANNIVERSARIES

None

ANNIVERSARIES OF DATE JOINED

Ivone DeMarchi – Joined – December 14, 1978

EDUCATIONAL SPOT

Until 1962, Kiwanis clubs were limited to the United States and Canada. But club delegates to the 1961 convention in Toronto approved the extension of Kiwanis to the rest of the world. In April 1962, the Kiwanis Club of Tijuana, Baja California, Mexico, became the first club to be organized outside the two founding nations. Today, Kiwanis clubs are active in more than 70 nations and geographic areas.

THOUGHT FOR THE WEEK

"Try not to become a man of success, but rather become a man of value". "This means focusing on values like honesty, diligence, equality, and empathy towards others." Albert Einstein

**To view the highlights of last week's meeting,
please page down.**

Last Week's Meeting Highlights



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Highlights of the Thursday, 05 November, 2024 Weekly Meeting

President Nancy, welcomed all members and Guest Speaker, Jennifer Stebbing, Partner in the law firm of Stebbing Butcher



Graham Schram started the 50/50 draw, with Faye Prince and Judy Jones holding potential winning tickets, however no one picked the Joker from the available cards. The pot continues to grow.



Linda Moyer introduced Jennifer Stebbing, Partner in the law firm of Stebbing Butcher who spoke on the subject of Wills. Jennifer is a Certified Specialist in Estates and Trusts. No other lawyer in Ontario holds this specialist designation combined with three law degrees (LL.B. from Ottawa, J.D. from MSU and LL.M. (Tax) Osgoode), and the TEP, CPCA, and EPC designations. She also holds a B.A. from Windsor in International Relations.



Linda acted as a somewhat impromptu Funmaster by looking up the meanings of the credential letters that Jennifer has as a lawyer, leaving a smile on everyone's face.

Jennifer opened with the fact that Linda's Introduction covered everything that she had planned in the first slide other than, since this was a general presentation, it was not legal advice and the information discussed was not confidential. She thanked the Club for asking her back to discuss Wills.




Jennifer indicated that, Estate Planning is more than just completing your will, it takes into account:

- Tax implications – income, capital gains and estate administration tax (probate fees)
- End of life planning and post death planning (funeral/burial/cremation)
- Wealth transfer considerations
- Family situations (blended families, international beneficiaries)
- Charitable bequests

Jennifer explained what a Will is.

- A written document setting out your wishes after death
- Appoints the executor/estate trustee
- Provides for the payment of debts
- Can set out specific gifts
- Sets out who receives what portion of the estate
- Can set up a trust for minors or other persons
- Can state any funeral/burial wishes

HOW DO YOU CREATE A WILL

-  In writing
-  Holographic: in your own handwriting (not recommended) Signed, dated, gives away what you have, names executor/estate trustee
-  Typed: usually done by a lawyer Signed and witnessed

Tax Planning

- ▶ With a will you can do tax planning
- ▶ Creating a will with a lawyer can help you be as tax efficient as possible
- ▶ Joint ownership
- ▶ Beneficiary designations
 - ▶ TFSA
 - ▶ RSP/RIF, LIRA/LIF
 - ▶ Life Insurance
 - ▶ Pension
- ▶ Estate Administration Tax (probate fees)

WHAT HAPPENS IF YOU DIE WITHOUT A WILL

The Ontario statute: Succession Law Reform Act dictates who inherits

If you have a surviving spouse and children your spouse receives the first \$350,000 and splits the rest with the children

Spouse and children entitled to be estate trustees/executor

Common Law spouses are not included

Jennifer suggested strongly that we should all pull out our wills and review them every 5 to 7 years. She followed by asking for questions, which produced a lively Discussion period.

Jennifer was presented with our official, “Thank You”, for her presentation by Paullette Hauk who indicated that, in recognition of Jennifer’s presentation, we have made a donation to a charity we like to support. That charity is the Brant Community Healthcare System Foundation.

The podium was handed back to President Nancy who called for Committee Reports and Announcements

- Phil Hoekstra announced that the sign-up sheets for the Christmas Luncheon, Thursday 19 December, had been email to everyone, and copies were on each table today and would be picked up at the end of the meeting. Phil noted that, if members could not fill out the sheets they could just Email him with the information.
- Bob Saunders, regarding Christmas Cookies, confirmed that he had requested anyone who had unsold Christmas products, were to return them to him at this meeting for possible resale. We are sold out on almost everything.
- Judy Jones thanked every one for the Warm Socks and toys and to be aware that the final collection of socks will occur again next week Thursday 12-December.
- Pallo reminded us of the Oban Inn in Niagara-on-the-lake Get-away. It is on 7-8 February, 1- or 2-nights accommodation, Breakfast for two served between 8 am and 10 am, 3 course dinner for two served in Restaurant Oban. Each couple is to register independently and soon, to ensure we have a good contingent, to get our rooms close together. Web site <https://oban.com/contact.php> Phone # 1-866-359-6226
- Nancy Thompson said that a request was made to the Kiwanis Club of Brantford and members to support the Seasons of Sharing gift giving for the Child & Youth Services. The request was to collect Toys for 1,200 children currently on the list that need a gift this Christmas to be collected today 05-December. The Members responded individually and the Kiwanis Club of Brantford donated funds of \$500 to the effort, and these funds were match with another \$500 from a local Insurance Company. A total of \$1,200 worth of toys were purchased and collected today, as well as toys from many individual members. Congratulations and well done! See Nancy and some of the Toys in the picture below. (Two car-loads of toys.)

Final Thought for today: “Nothing is impossible. The word itself says I’m Possible.” – Audrey Hepburn

If there is nothing else for the good of Kiwanis, we will adjourn this meeting with the ringing of the bell. Have a great weekend.



Following are some candid pictures from this meeting.

