

## AITAME OMA EESTI JUURTEL KANADAS JÕUDSALT ARENEDA

Maailmas on vähem kui kaks miljonit eestlast. Eestlastel Kanadas on mängida tähtis roll hoides elavana meie kultuuri, meie keelt ja meie ajalugu. Eesti Sihtkapital Kanadas (ESK) toetab laias valikus Eesti kultuuripärandiga seotud tegevusi üle Kanada. Tegevusi, mis soodustavad ühist identiteeditunnet, osalust ühiskondlikus tegevuses ning traditsioonide ja kogukonna organisatsioonide tugevdamist – et aidata hoida eestlasi koos ja kindlustada eestluse tulevik Kanadas ka edaspidi.

Lisades ESK oma pärandusse, saate aidata kultuuripärandi tagamist tulevastele põlvkondadele. Teie kingitus aitab eestlastel koos püsida ja kindlustab, et tulevased Kanada eestlased saavad jätkata meie kultuuri ja keele õppimist ning praktiseerimist.

ESK on registreeritud heategevusorganisatsioon, mis loodi 1974. aastal energilise Eesti kogukonna toetamiseks. Sihtkapitali heategevust rahastavad ainult meie kogukonna annetused ja pärandused. 2000. aastast saadik on ESK rahaliselt toetanud meie kogukonda üle \$6 miljoniga.

## ROHKEM KUI LIHTSALT RAHA: PLANEERITUD ANNETUS

Planeeritud annetus ei seisne ainult testamendis. See võimaldab teil saavutada oma heategevuslikke eesmärke samal ajal vähendades tulumaksu kohustust. Annetusi saab lubada ja anda ühekordse summana või mitme aasta jooksul vastavalt teie vajadustele.

Kavandatava annetuse tegemine võimaldab teil oma lähedaste eest hoolitseda, samal ajal seades esikohale selle, mida te kõige rohkem hindate ja säilitate: oma Eesti kultuuri ja pärandit.

- **Pärandus** – annetades Sihtkapitalile oma testamendis vähendab see teie pärandivara maksukohustust ja ei mõjuta seda, mida plaanite jätta oma lähedastele
- **Väärtpaberite kinkimine** – kui teil on investeringuid avalikult kaubeldavates aktsiates, siis võite neid annetada ja te ei maksa tulumaksu kasumi pealt ning saate tulumaksuviitungi kogu turuväärtuse kohta
- **Elukindlustus** - võite elukindlustuse pärijaks määrata ESK ja teie kindlustusmaksed võivad olla tulumaksuvabad. Kuna elukindlustus ei ole osa teie pärandivarast, ei vähenda see omastele jäetut

**Küsige meie käest, kuidas  
lisada ESK oma pärandusse,  
kuidas annetada elukindlustuse  
kaudu või kinkida väärtpabereid.**

**Palun helista 416-465-5600 või saada  
e-posti [info@estonianfoundation.ca](mailto:info@estonianfoundation.ca)**

## LASTING GIFTS FOR OUR TOMORROW

Donating through your Will for the good of the Estonian community in Canada means continuing to care for what you care about. These 3 donors left a legacy that made a real difference to our community:

**ALEXANDER HAAVANIIT** made the first substantial donation to the Estonian Foundation of Canada by donating his business to the Foundation. He was a man with a vision and direction for the future of Estonians living in Canada.

**INES VÄIKEMÄE** was a passionate Estonian, active member of the community and a generous volunteer. For Ines, designating EFC as her beneficiary allowed her to keep supporting the whole community and the organizations she loved, even after she passed.

**ALBERT SAARNA** suri 2016. aastal ja lisas Eesti Sihtkapitali Kanadas üheks pärijaks oma testamendis. Ta määras kindla summa ja täpsustas selle kasutamist – et ESK jagaks selle kogukonna vajaduste ja Eesti koolide vahel. Annetades osa oma pärandivarast ESK-le, sai Albert hoolitseda nii oma pere eest kui jätta pärandi ka meie kogukonnale.

## IN MEMORIAM: ENSURE A PLACE IN OUR FUTURE

In lieu of flowers, why not designate donations to Estonian Foundation of Canada in memory of you or your loved ones? Together, even smaller donations add up to a huge impact on the vital organizations and initiatives that keep our culture thriving.

## EFC DONOR WALL: RECOGNIZING YOUR PRIDE & COMMITMENT IN PERPETUITY

To recognize donors who are making an impact on our Estonian community with their generosity, EFC has created a beautiful donor wall. Starting from lifetime giving of \$2500, whether as an individual, a couple, an estate or in memoriam, donors to EFC are acknowledged with an engraved blade on the recognition wall, currently displayed in the lobby of Estonian House in Toronto.



## PLANNED GIVING

SHARED PASSION. SHARED FUTURE. SHARED PLEDGE.



## PLANEERITUD ANNETUS

ÜHINE TUNNE. ÜHINE TULEVIK. ÜHINE KOHUSTUS.





# EFC: HELPING YOUR ESTONIAN ROOTS FLOURISH

With fewer than two million Estonians worldwide, Estonians in Canada have an important role to play in keeping our culture, our language, and our history alive. The Estonian Foundation of Canada (EFC) supports a broad range of Estonian cultural and heritage initiatives across Canada. Initiatives that foster a sense of common identity, participation in community life, and strengthen our traditions and community – to help keep Estonians together today and ensure an Estonian future in Canada tomorrow.

By including EFC in your Will, you can help ensure a lasting cultural legacy for future generations. Your gift will help ensure that Estonians stay connected, and that the Estonian-Canadians of tomorrow can continue to learn, practice and celebrate our culture and language.

EFC is a registered charity created in 1974 to sustain a vibrant Estonian community. The Foundation’s charitable activities are solely funded by donations and bequests from community members like you. Since 2000, EFC has given back more than \$6 Million in support to our community.

## BEYOND THE CHEQUE: PLANNED GIVING

Planned giving isn’t just about Wills. It’s a way to reach your goals for giving while maximizing tax and other financial benefits. Donations can be pledged and given as a lump sum, or over several years, according to your needs.

Please consider planned giving as a way of giving back to your culture and heritage. You can ensure a strong future for the Estonian community in Canada, while also providing for your loved ones.

- **Wills**
- **Gifts of securities**
- **Life Insurance**

**Talk to us about putting EFC in your Will, how to donate through your life insurance policy, or give securities.**



# ENSURE A FUTURE FOR YOUR PAST: DONATE TO EFC IN YOUR WILL

A gift to EFC in your Will may be the biggest gift of your life, and has the power to enable our Estonian community organizations for years to come. A gift in a Will doesn’t have to take away from what you plan to leave for loved ones – it can actually reduce the tax burden on your estate. And, you are sharing your passion for your Estonian culture and the story of your heritage with future generations.

By giving to EFC through your Will you can:

- make a larger gift to our community than you ever thought possible
- make a gift that doesn’t cost you anything now
- support our Estonian culture and heritage, and the organizations and activities that you have loved and valued throughout your life

In your Will, you can leave a specific dollar amount or a residual bequest — a share of the remainder of your estate after other needs are met. Yet this gift doesn’t cost you anything during your lifetime. Even a small percentage of your estate can make a big difference. And remember, you can choose to make changes to your Will at any time.

## TRANSFERRING SECURITIES: BIGGER GIFTS THAT BENEFIT YOU

Not all donations to charity mean writing a cheque. If you have a publicly-traded stock in your investment portfolio that has grown substantially in value, you will be subject to a large capital gains tax. By donating all or part of that security to EFC, you pay no tax on the gain, receive a tax receipt for the full market value of the donated stock on the day of transfer, and without any additional cost, you can make a much larger gift to a cause you believe in – our Estonian community. You can make a transfer of securities anytime – today, or through your Will.

## LIFE INSURANCE: NURTURE WHAT YOU LOVE

With a gift of life insurance, you can designate EFC as your beneficiary. Your premium payments can be tax deductible, making it an affordable way to make a major gift — one that has the power transform our community for the next generation. And, since a life insurance policy is not part of your estate, it doesn’t affect what you leave behind for your loved ones.



# THE PAST IS IN YOUR HEART. THE FUTURE IS IN YOUR HANDS.

### A legacy gift to EFC:

- speaks to your passion for your Estonian heritage
- shapes the future for your loved ones
- sets an example for family and generations to come
- supports the whole community, all organizations, initiatives, and age groups across the country
- ensures your impact on the future of the community you love
- gives you peace of mind knowing you are donating to a professional organization with a strong profile and over 45 years of community support
- ensures your money will be used wisely to meet the needs of the community
- provides a tax receipt to lessen the tax burden on your estate, protecting your loved ones

It’s the gift of a lifetime that the people you love will benefit from long after you are gone.

## KINDLUSTAGE OMA MINEVIKULE TULEVIK: ANNETAGE SIHTKAPITALILE OMA PÄRANDUSE KAUDU

Kingitus ESK-le oma päranduse kaudu võib olla suurim annetus teie elus ja võimaldab meie Eesti kogukonda Kanadas elus hoida pikki aastaid.

**Create your legacy with EFC. Connect with us.**

**Estonian Foundation of Canada**  
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**416-465-5600**

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**Charitable No. 891452575 RR 0001**

Estonian Foundation of Canada recommends that you seek the professional services of a lawyer, accountant or financial advisor to ensure that your financial goals are considered, your tax situation reviewed and your planned gift tailored to best fit your circumstances. We would be happy to help connect you with these services and provide you with any required documentation.    Photos by Peeter Põldre