

# Your Legacy



## 'I think about how darn lucky I am'

At this table, Bill McPhail, above, asked his wife Margo to share that luck with others.

### Spring 2019 Issue:

Two stories of books that inspired life-changing gifts

Why fighting cancer needs more than drugs, treatment

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*Plus: How to make your last will a testament to the things you care about most*



After years of adventure, Margo and Bill McPhail moved to Camrose, Alta., near the U of A's Augustana Campus.

## Off the Page and Into the World

Bill and Margo McPhail shared a childhood love of reading, which led them to share a lifetime of adventures. Now they are making sure others can pursue their own journeys

BY NIALL McKENNA

It's Bill who has the wanderlust. Margo swears it. Take the time he quit his teaching job near Edmonton, sold everything and moved the family to a farm east of Stettler, Alta. A decade later, the kids off on their own, Bill McPhail, '90 BEd, uprooted the pair again and moved them to Nanaimo, B.C. "I want to go see what the island is like," he'd told his wife.

At least, that's how Margo McPhail recalls it.

"Itchy feet, that's Bill," she laughs. But it's clear she looks back at those years with fondness. As Bill helps himself to another triple-chocolate cookie at their dining room table, he offers dryly, "Would have been much

wiser, financially, if I had stayed teaching." Margo responds quickly: "Pfft .... No. All the things we would have missed!"

Thirty years of marriage. Thirty years of adventures. And an unwavering commitment to support each other's passion for curiosity and learning, no matter where it took them. Today, settled in what they hope to be their forever home in Camrose, Alta., their grandkids nearby, Bill and Margo have decided to help more young people feel that same spark of curiosity.

The pair have lived by the principle that you can learn to do just about anything. For both, the genesis of this philosophy came from the same place — the library.

It's where Bill sat for hours as a child, losing himself in tales of airplanes. It's where shy, young Margo eagerly awaited each instalment of the *Black Stallion* book series, dreaming of a life filled with farm animals and serenity. Courage taught them to lift those dreams off the page. After high school, Bill went to school to learn how to fix and fly airplanes. Margo went to college to learn animal care, making lifelong friends and discovering she had plenty to offer the world.

"Their narrative is so common in

rural Alberta," says Dale Askey.

"Libraries are a portal to perspectives and opportunities bigger than what small towns can support on their own."

Dale is the University of Alberta's chief librarian and is talking about the gift Bill and Margo have made in their wills to the library at Augustana Campus. In the smartphone era,

"I think about how darn lucky I am to be able to be at that library and to now be able to support these students. It's a privilege."

Bill McPhail, '90 BEd

libraries are fighting to stay relevant and to cultivate learning experiences that the internet cannot provide.

Bill and Margo's gift will help Augustana as it continues to buy tools that bring learning alive — not just the latest books and journals but spaces for co-working, technology to create amazing presentations, standing and treadmill desks to



Bill and Margo share a passion for libraries. Their gift will ignite that passion in Augustana students.

combat sedentariness, and writing coaches. The library even offers cross-country skis for when wanderlust strikes.

“This gift means we can bring in materials that cut through our noisy, digital culture and lead students to the joy of discovery,” Dale says.

“I can’t say enough how wonderful this gift is. It’s incredible when people come forward to say libraries are important and worth supporting.”

Bill and Margo definitely believe they are — and they’ve shown it through this gift and in how they’ve lived their lives. Margo now works at the Camrose Public Library, where she recently had staff trained on how to administer naloxone in case of drug overdoses. Bill spends hours at

the Augustana library with a stack of books, a comfy chair and a cup of tea.

“I think about how darn lucky I am to be able to be at that library and to now be able to support these students,” Bill says. “It’s a privilege.”

It was back at their dining room table — the same one where today they eat cookies and reminisce — that Bill told Margo where he wanted their final gift to go. Once again, Margo was on board with one of Bill’s out-of-the-blue suggestions. After 30 years supporting each other’s curiosity, she thought, how incredible to be able to do that for others.

After all, it has worked out well for them.



## Quaecumque Vera Honour Society

The University of Alberta takes great pride in recognizing donors. When you make a gift through your will or another deferred gift, you become part of the Quaecumque Vera Honour Society, a group of like-minded donors who value a lifetime relationship with the university. The society was named after the university’s motto, which means “whatsoever things are true.”

### As a QVHS member you will:

- enable outstanding achievements in learning, discovery and citizenship in a creative community.
- help build one of the world’s great universities for the public good.
- create and sustain a vibrant and supportive learning environment that discovers, disseminates and applies new knowledge through teaching and learning, research and creative activity, community involvement and partnerships.
- help the U of A take a lead role in placing Edmonton, Alberta and Canada at the global forefront of innovation for generations to come.
- be invited to special events where you will meet our students and faculty and hear words of thanks from leadership.

By sharing your plans with us during your lifetime, you will help us ensure your legacy is fulfilled.



### QVHS luncheon

Alberta members, a reminder to RSVP by April 29 for the luncheon in Calgary (May 8) and by May 3 for the luncheon in Edmonton (May 14). B.C. members, watch your mailbox for an invitation to the Vancouver and Victoria events in fall 2019.



Lynne-Marie Postovit

## Fighting Cancer, Saving Lives

U of A researcher on a quest to halt the ravages of cancer — and generosity is key to making a difference

For Lynne-Marie Postovit, the fight against cancer isn't only about new drugs and treatments. Detecting the disease is also needed to save lives.

"Ovarian cancer, for instance, is actually very easy to treat — if caught early," says Lynne, co-director of the University of Alberta's Cancer Research Institute of Northern Alberta.

"The problem is that, in most cases,

ovarian cancer isn't detectable until later stages, when the cure rate is less than 50 per cent."

Lynne is a leading researcher in the early detection of women's cancer and holds three chairs in cancer research, two of which are donor-funded. Donor support was crucial in recruiting her to the U of A, and continues to be vital in her quest to turn discoveries into treatments faster.

Her research team is currently focused on so-called "micro-environmental agents," which allow cancer cells to adapt to and survive even the harshest treatments. By targeting these agents, the team hopes to reduce the ability of cancer cells to evade therapy and spread.

The research team is making progress, having already produced three patents and a company — with the aim of bringing innovations to patients faster.

Lynne is also a tireless advocate for women's education and testing, and for mobilizing community and donor support for research. Lynne will talk about her research into ovarian and breast cancer at the U of A's Women in Philanthropy event on June 4.

A donor to the Cancer Research Institute of Northern Alberta will also reveal why cancer research is so important to her, while wills and estates lawyer Rhonda Johnson, '86 BA, '90 MBA, '90 LLB, will talk about the finer points of leaving a legacy.

*For more information contact Kathy Fitzgerald at 780-492-2616 or [kathy.fitzgerald@ualberta.ca](mailto:kathy.fitzgerald@ualberta.ca).*

## Make a Bequest

When you name the U of A in your will, you commit to world-changing research and the education of future generations. Talk to your financial adviser about the options. The most common types of bequests are:

**Residual bequests:** Designate all or part of your estate to the U of A. The advantage is that there is no need to update that part of your will, even as your estate adjusts in size.

**Specific bequests:** Designate a fixed dollar amount or a specific property to the U of A. The advantage is that the size of the gift remains fixed and is the first to be distributed.

### How it Works

A donor leaves \$150,000 to the University of Alberta in her will. Assuming the total net income on her final tax return was \$100,000, and her net income the previous year was \$75,000:

1. A donation of \$100,000 can be claimed on her final tax return.
2. A donation for the remaining \$50,000 can be claimed on her previous year's return.
3. Her estate receives a total tax credit of \$75,000 between her final two tax returns.\*

With a bequest, you become a member of the Quaecumque Vera Honour Society. See more information on page 2.

*\* Tax credit depends on donor's income and specific circumstances*



## What will your legacy be?

Join us on Friday, Sept. 20, 2019 for an information session at Alumni Weekend and learn how you can make an impact on future students and research.



Emma Justik shows U of A library and information studies students Arija Fisher, left, and Jessica Frechette her most precious childhood book.

## One woman and the two books that changed her life

A family gift set Emma Justik on a lifelong love of books. Another book unlocked the gift of family

BY MATT REA, '13 PhD

Emma Justik, '81 BA, sits in the Gregory Javitch Reading Room. It's a distinguished space in the Bruce Peel Special Collections library at the University of Alberta and she's encircled by a fortune's worth of old books.

Literary masterpieces, centuries-old manuals and culturally significant tomes, all displayed safely behind protective glass casing.

It took a team of specially trained librarians to gather and carefully preserve this collection but, to Emma, its worth is insignificant next to the faded children's book she pulls from her bag: a gift from her grandmother more than 80 years ago.

"She must have gone to town to get it," Emma explains. Growing up on a

farm near Biggar, Sask., the closest bookstore was in Saskatoon, nearly 100 kilometres west — a difficult and long trip to make in the 1930s.

Once upon a time, her grandmother turned the pages while young Emma stared in wonder at her new gift. Now, it's Emma who holds open the book and Emma who is giving the gift. She will establish a bursary to help students become librarians.

There is another book that is special to Emma, but this one wasn't a gift from her grandmother. It was the book that marked an emotional turning point in her search to find out more about her family history.

The search took her to libraries all over North America. At the Family Library in Salt Lake City, Utah, Emma had a life-changing moment. In an early morning visit on the last day of her trip, she grabbed a book at random from the shelves and started scanning the names, her finger moving down the page.

Suddenly she stopped and began to cry. Somehow, in a book she never meant to go through, she'd found multiple records of her long-lost ancestors.

Through tears, Emma slowly sifted through that book of records, tracing her lineage all the way back to

17th-century New York.

Learning her family story had a profound impact on Emma. It helped her understand that she wasn't just some random person, but part of a history. Part of a lineage. In her own words, "It meant I wasn't just found under a rhubarb bush!"

What began with a gift will end with a gift. Now a grandmother herself, Emma feels it's only right to pay back the people who helped her trace her family tree. Through her will, Emma is establishing a bursary for library students at the University of Alberta.

She will help the Masters of Library Information Studies program become more accessible for deserving students, regardless of their financial situation. It will also

"Talent is everywhere, but not necessarily access. For Emma to give someone access to a spot in the program, I think that's heartwarming."

Toni Samek, chair of the School of Library and Information Studies

ease the burden of competing for funding in one of the largest graduate programs on campus.

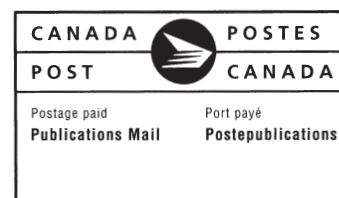
The book from her grandmother remains a reminder of who she is and where she came from; a token that helps her understand her past.

Her gift to the U of A will ensure that when curious people like her visit the library in the future, a skilled librarian will be there to help them follow their curiosity. "If I can help spread knowledge to as many people as possible, that's a good thing."

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## We would like to hear from you

The Quaecumque Vera Honour Society recognizes donors who have notified the University of Alberta of a gift in their estate plans. If you have already provided for such a legacy gift, we would like to welcome you into this special group and learn about your future plans.

To notify the university, or to learn more about making a legacy gift, please complete and forward by mail, fax or email.

All contacts are treated with the strictest confidence and entail no obligation.

- I have already made a legacy gift to the University of Alberta (bequest, insurance, an RRSP/RRIF or other) and have not yet told you about it.
- Yes, I would like more information about making a legacy gift to the University of Alberta.
- Yes, please send me my complimentary copy of the University of Alberta's estate planning organizer.
- Yes, I would like more information about making a gift to the University of Alberta while receiving a life income.**

Please provide the following information:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

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If you prefer to speak with someone directly about the various options, please contact Kathy Fitzgerald, Director, Planned Giving:

Tel: 780-492-2616  
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Kathy Fitzgerald, Julian Solberg and Brian Shea

We hope you enjoyed reading the Spring 2019 edition of *Your Legacy*, the University of Alberta's semi-annual planned giving newsletter. We would love to hear your thoughts and comments.

Please feel free to contact us if we can be of any assistance in fulfilling your personal legacy goals.



**Receive a FREE Estate Planning Organizer: Call 780-492-4418, email [giving@ualberta.ca](mailto:giving@ualberta.ca) or download at [uab.ca/estates](http://uab.ca/estates).**

The information presented in this newsletter is of a general nature and is not intended to substitute for professional financial or legal advice. Please consult your own financial or legal advisors before finalizing a legacy gift to the University of Alberta.