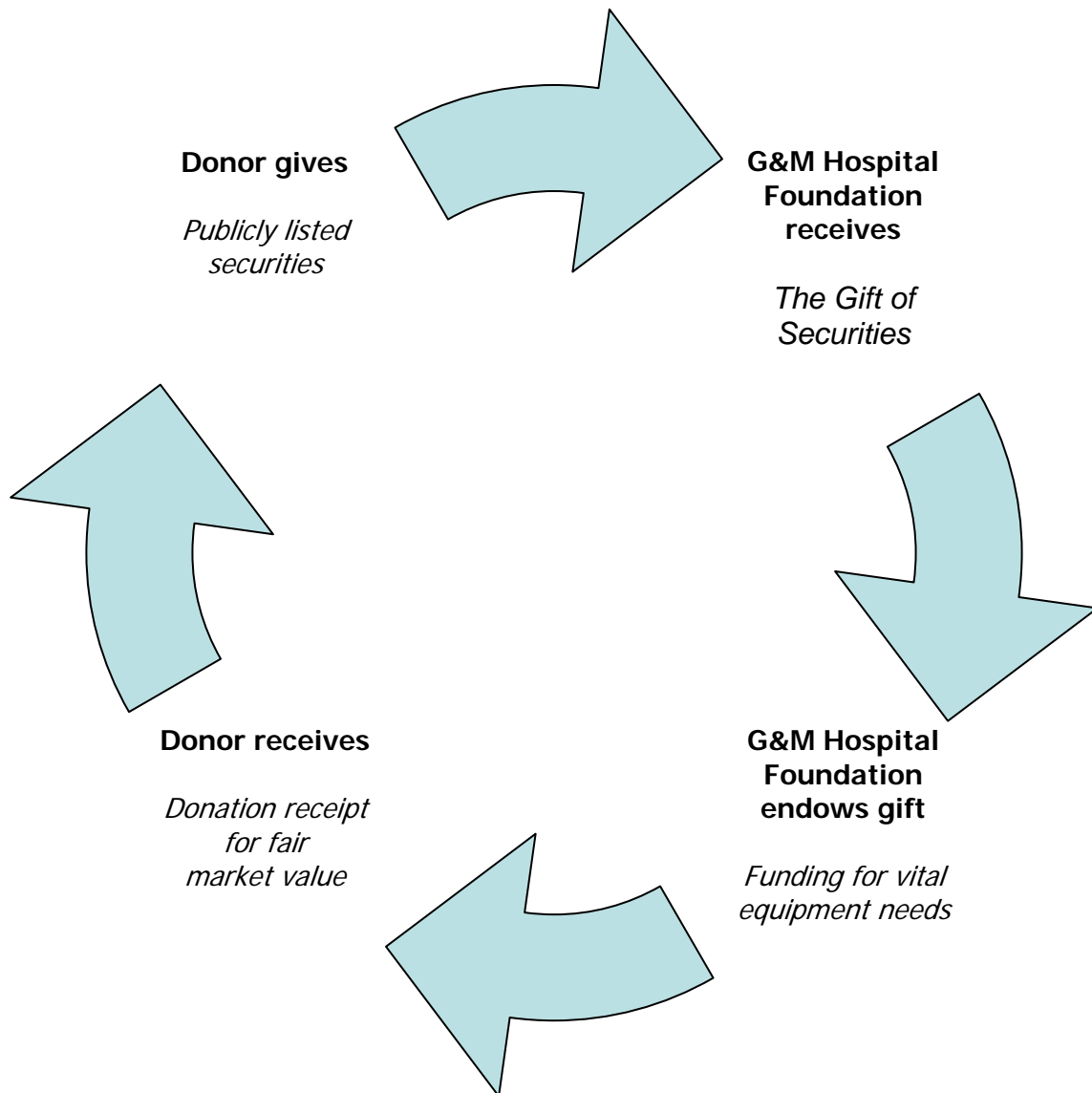


Gifts of Publicly Traded Securities

Your gift of securities can be made for much less than the net cost of an equal gift of cash, which creates a far greater benefit to you.

If you own publicly traded securities or mutual funds that have increased in value, you may want to consider donating the securities directly to the Collingwood G&M Hospital Foundation (CGMHF). This type of gift eliminates capital gains tax you would ordinarily pay on those securities.

Put stock into local healthcare and gain the satisfaction of supporting a worthwhile cause, while maximizing your tax benefits!



Advantages

- You are entitled to a charitable income tax deduction for the fair market value of the gifted securities at the end of the day on the date the securities are received in our brokerage account.
- Your standard capital gains tax rate on gifts of publicly listed securities is reduced to zero. This means that when you transfer publicly listed securities to the Collingwood G&M Hospital Foundation, you will not pay any capital gains tax on the appreciated value of those shares.
- A gift of securities to the Collingwood G&M Hospital Foundation can be made for much less than the net cost of an equal gift of cash. By donating the securities you eliminate the capital gains tax that would ordinarily become due if you had sold the appreciated securities on the open market and donated the proceeds from the sale to charity. The example below shows the tax savings you could gain.
- Your charitable deduction can be claimed against up to 75 per cent of your net income during life (100% in the year of death and one year prior) and any unused deductions can be carried forward throughout the next five years.
- It's easy and simple to do! Call the CGMH Foundation for a personal walk through of how this can work for you.

How does it work?

When making a gift of securities, decide which securities or mutual fund holdings you wish to donate. Then instruct your broker to transfer the shares electronically or endorse the share certificates and forward them to the Collingwood G&M Hospital Foundation. You'll receive a tax receipt for the closing price of the securities on the date they are received in the Collingwood G&M Hospital Foundation brokerage account. Simply contact us in advance, and we will provide all the necessary information to your broker to facilitate a smooth and prompt transfer.

You should ensure that you consult your professional advisors when making a gift of Publicly Traded Securities. They can advise you on your unique situation.

By informing the CGMH Foundation we can ensure your donation is directed as per your wishes and you are appropriately recognized for this important contribution.

Example: How a gift of publicly traded securities can benefit you and people requiring healthcare in our community

A generous supporter is considering a \$100,000 donation to the Collingwood G&M Hospital Foundation, and has sufficient net income to claim the full amount of the donation in the year in which it is made. Among her assets are shares from a publicly-listed corporation valued at \$100,000.

Donation of Publicly Traded Securities			
Sell Securities and donates the proceeds			Donate the securities Directly to CGMH
\$	100,000.00	a) Donation to CGMHF	\$ 100,000.00
\$	1,000.00	b) Cost Base of Securities	\$ 1,000.00
\$	99,000.00	c) Capital Gain (a-b)	\$ 99,000.00
\$	49,500.00	d) Taxable capital gain	\$ -
\$	22,968.00	e) Tax on capital gain (d x 46.4%)	\$ -
\$	100,000.00	f) Donation Receipt	\$ 100,000.00
\$	46,400.00	g) Tax credit (a x 46.4%)	\$ 46,400.00
\$	23,432.00	h) Net tax benefit (g-e)	\$ 46,400.00
\$	76,568.00	i) Net Cost of the Gift (a-h)	\$ 53,600.00

Our generous supporter will receive a greater net tax benefit of \$22,968 (\$46,400 - \$23,432) by donating the publicly traded securities directly to the Collingwood G&M Hospital Foundation instead of selling the securities and donating the proceeds.

The cost to her for the gift is \$53,600 vs \$76,568 if the stocks were sold and then donated.

This illustration demonstrates how a gift of securities allows our supporters to reach their philanthropic goals at a much reduced cost to the donor.

Note: This illustration is for information purposes only. Please consult your financial and/or legal advisor to plan your own tax-smart gift that best meets your personal situation.