

## Plan today

to make a difference

tomorrow

Surrey Public Library customers benefit from the generosity of individuals, corporations, and foundations who donate cash, grants, and gifts in kind.

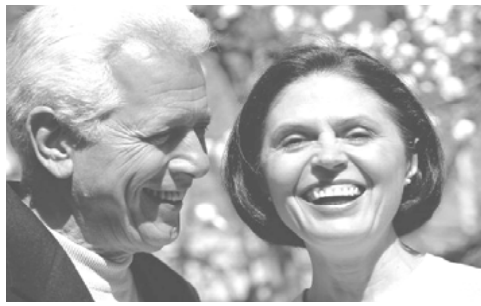
These allow the Library to provide innovative services and materials to the community.

Many people think that the only way to support Surrey Public Library is to make an outright gift of cash.

A number of other options allow donors to choose how they support the library and its customers. These planned giving options have definite benefits to donors in terms of tax and estate planning, and help meet the future needs of Surrey Public Library customers.

Before you make any decision, we recommend you consult your financial advisor or lawyer.

*The following information is intended as a general guide only.*



## You might choose to donate in one of several ways

### ▶ Leave a Legacy through a donation to the Surrey Foundation in the Library's name.

The Surrey Foundation handles an endowment fund in which the interest on your gift will be directed to Surrey Public Library.

**The benefit to you:** you have the satisfaction of knowing your original gift will keep on giving in perpetuity.

### ▶ Include a bequest in your will.

Choose to leave any amount to the Library.

**The benefit to you:** you have the use of this money during your lifetime, and when Surrey Public receives the bequest your estate will receive a tax receipt which can be used as a credit against your last year's income.

### ▶ Make a gift of life insurance.

Transfer ownership of an existing life insurance policy to Surrey Public Library, or purchase a new one in its name.

**The benefit to you:** you can get tax receipts for the premium payments while you are alive, or a major gift deduction against your estate when you die.

### ▶ Donate listed securities.

Deliver the endorsed stock certificate to Surrey Public Library, or have your broker transfer the stock electronically.

**The benefit to you:** you receive a tax receipt for the fair market value of the securities on the day they are transferred.

### ▶ Name the Library as a beneficiary.

Name Surrey Public Library as a beneficiary of a life insurance policy, RRSP or RRIF.

**The benefit to you:** you get tax receipts for the premium payments while you're alive or a major gift deduction when you die.

### ▶ Establish a Charitable Remainder Trust or Charitable Gift Annuity.

Create a trust which pays you an income until your death. The remainder then goes to the Surrey Public Library.

**The benefit to you:** tax credits can offset capital gains taxes on income.

*When you make a gift to Surrey Public Library, you may ask that it be used for a specific purpose, or where it's most needed.*

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## Where there's a will...

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Naming Surrey Public Library  
- or any nonprofit agency -  
in your will offers benefits  
that can be explained in depth  
by your financial planner or lawyer.

- If you die *in testate* (without a will) there's a chance your wishes might not be considered when your assets are distributed. And your estate might not benefit from the appropriate tax credits and deductions.
- Make sure your will is properly signed and witnessed.
- Keep a signed copy of the original in a safety deposit box or other secure place.
- Keep a memo among your personal effects stating where the original copy of your will is kept and noting the name of your executor.
- Revise your will annually, or any time your family or financial situation changes considerably.
- Surrey Public Library carries books and other materials on estate planning. Ask at your local branch for the most recent information.

*Surrey Public Library staff  
cannot offer legal advice.*

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**.... there's a way to ensure  
your wishes are honoured.**

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## *Tell us how you'd like your gift to be recognized*

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Surrey Public Library acknowledges  
donors in a variety of ways.

We list larger individual gifts in annual reports, in the biannual newsletter *Giving Matters* produced by our Development Department, and on materials promoting special events.

However, as we are committed to maintaining the confidentiality of donor information, let us know if you'd like to receive no recognition other than a thank you letter and an income tax receipt.



**Plan today  
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**Planned Giving  
opportunities  
at Surrey Public Library**



**Surrey Public Library  
*A World Without Limits  
in the Heart of the Community***