



**nso** | niagara  
symphony  
orchestra  
planned giving

“After silence, that which comes nearest  
to expressing the inexpressible  
is music.”

Aldous Huxley, Music at Night and Other Essays

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## MUSIC | A MAGIC BEYOND ALL

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The Niagara Symphony Orchestra (NSO) has been a pillar of the Niagara Region's arts and culture scene since 1948. Our acclaimed 52 member professional symphony orchestra has brought inspiration and excitement to area residents and visitors through riveting performances that pique the imagination and touch the soul.

The NSO is playing at the highest level in our history, with more world-class guest artists gracing our stage, more concerts, and an increasingly varied repertoire. The FirstOntario Performing Arts Centre, our new home, offers Partridge Hall and Cairns Hall for our performances - the NSO concert experience has never been better!

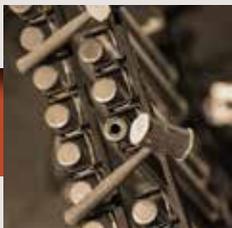
“The music is not in the  
notes, but in the  
silence between.”

Wolfgang Amadeus Mozart

Brent Adams, Principal Tuba



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Young people too are immeasurably enriched through participation in NSO concerts and education programmes. Under Maestro Bradley Thachuk’s direction the NSO has grown to include the Classical Family Series, opening a world of music to children and youth in Niagara. Our education programmes include the Summer Music Camp (SMC), The Academy @SMC, and in-school performances by the NSO Story Quartet to name only a few. Over the last five decades, SMC has inspired countless campers to follow their passion for music, continuing their studies to become teachers, music therapists and gifted professional musicians.

How can we make sure the NSO remains strong and vital in a world that changes so fast? By investing now we can ensure the future. The NSO recently created an endowment fund with the Niagara Community Foundation (NCF) to help secure our future sustainability. The NCF account was established with a generous bequest from the late Felix Voskuilen, a music lover and talented organist; with the Canadian Heritage Canada Cultural Investment Fund (CCIF) endowment match the impact **will almost double**.

In addition to your love of music, ticket and subscription purchases, and your annual gift, please consider a gift through your estate. Discuss options with your financial advisor, accountant and lawyer to make the best use of your assets, take advantage of tax credits and create a gift for today and a legacy for the future.



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“Beethoven tells you what it’s like to be Beethoven and Mozart tells you what it’s like to be human. Bach tells you what it’s like to be the universe.”

Douglas Adams

Amrom Chodos, Clarinet



## WAYS TO PLAN YOUR NSO LEGACY

Legacy giving is a gift for the future. You can make a major planned gift during your lifetime or you can plan to leave a bequest in your will. There are many ways to make a legacy gift and it may be your greatest opportunity to make a major difference in a way that matters most to you.

### BEQUESTS

A charitable bequest is the legal name for a gift made within the provision of your will. It can include any type of property (e.g. a sum of money, personal property, or real estate). It can also be a percentage of your estate, a portion of your real estate, or it can be contingent upon surviving loved ones. We suggest that you fully explore the various donation methods with your financial advisor, accountant or lawyer to ensure a gift is provided in the most tax-effective way and takes your family needs into account. It is also very important to discuss this with all members of your family.

Valerie Sylvester, Concertmaster

### GIFTS OF LIFE INSURANCE

The gift of a permanent life insurance policy provides donors with an affordable means to make a substantial contribution to the NSO. As with other charitable gifts, there are tax benefits.

**Plan A** (Provides annual tax relief to the donor):

- The donor arranges with the NSO to purchase a life insurance policy on the donor's life (or transfers an existing policy to the NSO).
- The NSO is named the owner and beneficiary of the policy.
- The donor makes regular premium payments and receives donation receipts during their lifetime.

**Plan B** (Provides tax relief to your estate upon death):

- The NSO is named as the beneficiary (or co-beneficiary, or a successor beneficiary) of the policy. The donor retains ownership of the policy.
- The policy proceeds are paid to the NSO, bypassing estate taxes and fees.
- A charitable tax receipt for 100% of the policy's value is issued to the donor's estate, to be claimed on the final tax return or for the previous year.



“My heart, which is so full to overflowing,  
has often been solaced and refreshed by  
music when sick and weary.”

Martin Luther



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## GIFTS OF PUBLICLY TRADED SECURITIES

The gift of securities can be given in the form of publicly traded securities, bonds, or mutual funds. In addition to the tax benefit from your donation, you will also pay no tax on capital gains, making it one of the most cost-effective ways to contribute. Your accountant or lawyer can assist you with making a planned gift.

### Double Your Gift's Impact

Annually, the Department of Canadian Heritage announces the Canada Cultural Investment Fund (CCIF) match for arts endowed funds to help arts organizations realize their artistic goals. The CCIF matches up to one dollar for every dollar raised: \$100 gift + \$100 match = \$200!

## RRSPs or RRIFs

Donations made through RRSPs and RRIFs provide a rewarding way to create a lasting legacy at the NSO. Federal tax law permits naming a charity as a direct beneficiary and makes your estate eligible to receive a tax receipt. When a RRSP is being converted to a RRIF, you may want to consider withdrawing a portion and contributing it to the NSO. This gift option allows you to see the benefits of your gift during your lifetime.



Natalie Wong, Violin

A wide-angle photograph of a symphony orchestra performing in a concert hall. The stage is illuminated, and the audience is visible in the foreground, mostly in shadow. The hall's architecture features wooden paneling and a curved ceiling.

**nso**

**niagara  
symphony  
orchestra**

**bradley  
thachuk  
music  
director**

**FOR MORE INFORMATION ON PLANNING A GIFT TO THE NSO PLEASE CONTACT:**

Planned Giving Officer  
905-687-4993 ext. 225  
[legacy@niagarasymphony.org](mailto:legacy@niagarasymphony.org)

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