



2317 Arlington Avenue, Saskatoon SK S7J 2H8
T: 306.373.1660 • F: 306.374.1122

Ways to Support the McDowell Foundation

There are a number of ways that you can support the McDowell Foundation. The McDowell Foundation is a registered charity and issues tax receipts for all donations. For donations made through Canada Helps, a tax receipt will be issued by Canada Helps. For more information or to donate please read below or contact the foundation at mcdowell@stf.sk.ca or 1-800-667-7762.

Gifts of Cash, Cheque or Credit Card

We welcome one-time, monthly, or memorial donations by cash, cheque, or credit card. To donate in person or by mail our office is located in the STF Building:

2317 Arlington Avenue
Saskatoon SK
S7J 2H8

To donate by phone please call 1-800-667-7762.

Canada Helps

Donations can also be made online through our [Canada Helps](#) webpage. Canada Helps is a safe and reliable online donation platform that allows you to make immediate, monthly, or memorial donations using Mastercard, Visa, American Express, or PayPal.

Payroll Deductions (STF Members)

The Saskatchewan Teachers' Federation Provincial Collective Bargaining Agreement (2019-2023) provides the authority to deduct voluntary contributions to the McDowell Foundation from any employee who is under contract with a school division and receives regular salary payments. [Payroll deduction forms](#) are available at all school board offices or can be accessed on the McDowell Foundation website.



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Gifts in Memory

The Foundation gratefully accepts gifts in honour of a loved one. If you would like to designate the Foundation as a charity of choice in honour of a loved one, please contact us.

Memorial envelopes are available upon request or donations can be made online through Canada Helps.

Memorial donations are also recognized on the McDowell Foundation website.

Gifts in Honour

You can donate to recognize or celebrate special occasions such as birthdays, anniversaries, weddings, retirements, or other career milestones. If you would like to donate in honour of a special occasion please contact the Foundation directly.

Endowed Gifts

The Foundation recognizes the importance of ongoing sustainability and invites donors to consider contributing to the growth of the McDowell endowment fund through an endowed gift. The Foundation will retain this capital contribution for 10 years.

Directed Gifts

The Foundation gratefully accepts gifts provided to support areas of research that fall within the mandate of the Foundation. In past gifts have been directed to support research into literacy, visual arts, middle years education, and superannuated teachers. Please contact the Foundation directly if you would like to make a directed gift so we can support you in ensuring your gift is used according to your wishes.



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Gifts of Shares or Mutual Funds

Donation by shares or mutual funds is also an option. Transferring securities from your brokerage account to the Dr. Stirling McDowell Foundation for Research Into Teaching Inc. eliminates your capital gains tax. This generates greater tax savings than if you sold the securities and then donated the cash proceeds.

We recommend that you seek professional advice from your tax or financial advisor before making this kind of donation. Topics to discuss include Canadian regulations that enable down market capital losses to be carried back three years and to forward indefinitely to offset capital gains.

For more information on transfer of securities, please contact the McDowell Foundation manager (mcdowell@stf.sk.ca)

Gifts for the Future: Legacy Giving

Gifts in a Will

The most common form of legacy giving is through a gift in your will. Options for a gift in a will (bequest) include leaving a specific sum of money, a specific asset (e.g., property) or a certain percentage of your estate.

Your estate will receive a charitable receipt for the gift.

To ensure your wishes are fulfilled, we advise you seek professional advice from your lawyer, financial planner, and/or estate planner related to options for your gift and clear will language. Talking to your loved ones and us about your plans is also beneficial to all involved.

Donors who decide to leave a gift in their estate are invited to join as Founding Members of the McDowell Foundation Legacy for Learning Society. For more details on bequests consult this [PDF](#) or contact the Foundation directly.

Gifts of Life Insurance

People usually buy life insurance to protect their loved ones, and sometimes this is no longer required. Those with an interest in enhancing the quality of learning for Saskatchewan students, may name the McDowell Foundation as a beneficiary.

To gift life insurance, your options include:

- **Naming Stirling McDowell Foundation for Research Into Teaching Inc. (our legal name) as beneficiary** of a policy enables benefits to be paid directly to the Foundation. This is the simplest form of donating a policy. Giving this way entitles your estate to a charitable donation receipt, avoids probate taxes, and minimizes the risk of creditor claims against the estate.
- **Donating an existing life insurance policy** involves designating Dr. Stirling McDowell Foundation for Research Into Teaching Inc. (our legal name) as the owner and beneficiary of an existing policy that you no longer need. You will receive a charitable receipt for the policy's cash surrender value. If further payments are required, you will receive a charitable donation receipt for the payments you make after the McDowell Foundation becomes the owner and beneficiary.
- **Donating a new policy** purchased with Dr. Stirling McDowell Foundation for Research Into Teaching Inc. (our legal name) as the owner and beneficiary. If you choose this option, you will receive a charitable donation receipt for the full amount of all premiums paid.

We recommend you discuss the life insurance options with your family and your professional advisors.

Gifts of RRSPs, RRIFs, and/or TFSAs

Your estate is entitled to a charitable donation receipt when you name Dr. Stirling McDowell Foundation for Research Into Teaching Inc. (our legal name) as the direct beneficiary of a RRSP, RRIF, or TFSA. This option avoids probate taxes and minimizes the risk of creditor claims against the estate. Setting up such a donation is as simple as asking your financial advisor or financial institution to change the beneficiary to Dr. Stirling McDowell Foundation for Research Into Teaching Inc.

Gifts of Real Estate

Depending on your holdings, it is possible to donate property, buildings, land, or a residence that you own. To learn more about donating real estate along with what we can and cannot accept, please contact the Foundation directly.