

## Featured Article

## Donating to Charities 101

Registered charities in Canada perform valuable work in communities, and Canadians support this work in many ways. The Canada Revenue Agency (CRA) regulates registered charities under the Income Tax Act and is committed to providing donors with relevant information. The following information has been provided by Canada Revenue to assist Canadians with their charitable plans:

A registered charity is a charitable organization, public foundation, or private foundation that was established in Canada and is resident in Canada. It is operated exclusively for charitable purposes and must devote its resources to charitable activities. A registered charity has received a registration number from the Canada Revenue Agency and is exempt from paying tax on its revenue. It can issue donation receipts for income tax purposes for gifts that it receives.

To verify that a charity is registered, ask the charity for its registration number, and confirm its status by consulting the CRA Charities Listings, at the Canada Revenue Agency (see contact info. below).

Registered charities must fit into one of four categories of charitable purposes: the relief of poverty, the advancement of education, the advancement of religion, or other purposes that benefit the community in a way the courts have said are charitable.

Non-profit organizations may not fit into one of the four categories of charitable purposes but may have purposes such as social welfare, civic improvement, and pleasure or recreation. Non-profit organizations cannot issue donation receipts for gifts that they receive.

Registered charities are not required to issue a donation receipt, but, if they do, the donation receipt can only be issued to the true donor of the gift to a charity. If a donation is made by a cheque in both spousal names, a receipt can be issued in either name.

For a donation to be eligible to reduce income taxes, ownership of property (cash or gifts in kind such as goods, land, or securities) must be transferred to a registered charity or qualified charity and the transfer has to be voluntary. These donations could consist of: money, securities, ecologically sensitive land, certified cultural property, capital property, personal-use property (such as prints, etchings, drawings, paintings, sculptures, jewelry, rare folios, rare manuscripts, rare books, stamps, and coins), and inventory (such as art, antiques, or rare books). Gifts of services are not considered property and do not qualify for a tax receipt.

If a registered charity provides the donor with an item of value in return for the donation, the eligible amount for income tax purposes is generally reduced. This amount should be reflected on the receipt. For example: Fred donates \$1,000 to the Anytown Ballet Company, which is a registered charity. In gratitude, the company provides him with three ballet tickets worth \$50 each, for a total value of \$150. These tickets are considered an advantage of \$150. The eligible amount of Fred's donation for calculating his tax credit is therefore \$850 (\$1,000 - \$150).

Any donations not claimed in the current year can be carried forward and claimed on a return for any of the next five years, but they can only be claimed once. Tax credits for gifts carried forward from a previous year must be claimed before tax credits for gifts in the current year. For those claiming a carry forward, attach a note to the return indicating the year of the return in which the receipt was submitted, the portion of the eligible amount to be claimed this year, and the amount that will be carried forward.

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The first \$200 donated is eligible for a federal tax credit of 15 per cent of the donation amount. After the first \$200, the federal tax credit increases to 29 per cent of the amount over \$200. Generally, all or part of this amount can be claimed up to a limit of 75 per cent of a person's net income. Gifts of certified cultural property or ecologically sensitive land might be eligible for claims of up to 100 per cent of a person's net income. In addition, that person will generally be eligible for a provincial tax credit, which varies between provinces.

There are three ways to maximize tax credits for donations:

\* Donate over \$200 in order to increase a federal tax credit. Amounts over \$200 are eligible for a 29 per cent credit.

\* It may be advantageous to save donation receipts for up to five years and claim them all together (this is especially beneficial for claims exceeding \$200).

\* Combine receipts with a spouse or common-law partner and claim them all on the return that will allow for the highest tax credit rate.

In today's electronic world, many charities solicit donations online. If they do so, they should be responsible for information protection. Read the charity's privacy policy before making a donation online. Only give donations through secure Web pages. For those unwilling to donate online, contact the charity and ask them for other ways to contribute.

Canada Revenue Agency has a list of all registered charities in Canada. This list contains the name, information about the charity's activities and financials, and contact info. The list can be accessed online at [www.cra.arc.gc.ca](http://www.cra.arc.gc.ca)

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*Ask Dr. John*

## Why is High Blood Pressure Such a Big Deal?

**A. High blood pressure, or hypertension IS a "big deal", medically speaking. In our modern, fast-paced society, it is a pervasive condition in ALL age groups; However, it takes on particular importance with seniors, as the SECOND most prevalent chronic condition experienced by the over 65 age group. (The first is the arthritic and rheumatic disorders.)**

Blood pressure values are typically expressed in terms of the systolic over the diastolic readings. Systolic pressure represents the pressure in peripheral blood vessels when the heart muscles are CONTRACTING, driving blood into the circulatory system. Diastolic readings represent the pressure when the heart muscles are RELAXING between beats. Traditionally 'acceptable' B.P.'s of 120/80 are no longer seen as 'safe' levels. Research indicates that 110/70, on average is mere desirable, as a 'control' level. That said, clinicians often make 'tolerance allowances' beyond that threshold because of age, obesity and related health issues.

Hypertension is 'age-related' because arteries tend to 'harden' with age (arteriosclerosis). Artery walls become less flexible, and are unable to 'stretch' adequately when blood flow is increased (e.g. by the "fight-or-flight" mechanisms, exercise or adrenalin 'rush'). Uncontrolled hypertension is directly associated with heart disease, stroke, kidney disease and chronic anxiety states. For both PREVENTIVE and THERAPEUTIC purposes, the best approach involves the usual 'life-style' factors (exercise, nutrition and stress management). Fortunately, physicians now have a wide range of anti-hypertensive drugs at their disposal for control purposes. Constant surveillance and monitoring is part of the regime, in order to avoid, control or prevent the drastic outcomes possible due to high blood pressure. Hypertension is known as "the silent killer", because it frequently produces little or no symptomatology until it reaches an advanced stage.

This section of our newsletter gives you an opportunity to send in questions and receive answers from one of Canada's leading and founding gerontologists!

Following his retirement as a professor of gerontology at Simon Fraser University, Dr. John Crawford continues to share his expertise and wisdom by serving as the VP of Education for the Canadian Academy of Senior Advisors. Take advantage of your access to this remarkable resource by e-mailing your questions to:

[drjohn@canadacsa.com](mailto:drjohn@canadacsa.com)

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*Heart Healthy Recipe*

## Chocolate Cherry Mousse

This recipe can be made one day ahead so it is very easy for entertaining. Just remove from the fridge and serve.

### Ingredients (Makes 6 servings)

- 2 tsp (10 mL) unflavoured gelatin
- 2 tbsp (25 mL) boiling water
- 1 1/2 cups (375 mL) fat-free plain yogurt
- 1/4 cup (50 mL) chocolate chips, melted
- 1/3 cup (75 mL) cocoa powder
- 1/2 cup (125 mL) fresh Bing cherries, pitted and chopped, plus a few more to decorate the top
- 4 tbsp (60 g) pasteurized liquid egg whites
- 1/3 cup (75 mL) sugar

### Directions

1. In a small bowl combine the gelatin with the boiling water. Stir until it is dissolved and set aside.
2. Place about an inch (2.5 cm) of water in a double boiler. Bring water to a boil. Place the chocolate in the top pot and place over the hot water for about 5 minutes or until the chocolate is smooth. Remove from the heat.
3. In a large bowl, mix the melted chocolate with 1/4 cup (50 mL) of the yogurt. Add the rest of the yogurt, cocoa powder and gelatin mixture and whisk to combine. Fold in the chopped cherries.
4. Beat the egg whites with an electric mixer until soft peaks begin to form. Add the sugar very slowly and beat until the egg whites are glossy.
5. Fold the egg whites into the chocolate mixture very carefully. Divide among six small bowls or fancy glasses. Refrigerate for at least two hours or overnight.
6. Top with a few cherries and serve.

### Nutritional information per serving

(3/4 cup / 175 mL)

- Calories: 131
- Protein: 6 g
- Total fat: 3 g
- Saturated fat: 2 g
- Dietary cholesterol: 1 mg
- Carbohydrate: 24 g
- Dietary fibre: 2 g
- Sodium: 63 mg
- Potassium: 274 mg

Developed by Nadine Day, RD. ©The Heart and Stroke Foundation

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*Joke or Quote of The Month*

## That's Insalting

Mensa is an organization whose members have an IQ of 140 or higher. A few years ago, there was a Mensa convention in San Francisco, and several members lunched at a local cafe. While dining, they discovered that their saltshaker contained pepper and their pepper shaker was full of salt. How could they swap the contents of the bottles without

spilling, and using only the implements at hand? Clearly this was a job for Mensa!

The group debated and presented ideas, and finally came up with a brilliant solution involving a napkin, a straw, and an empty saucer. They called the waitress over to dazzle her with their solution.

"Ma'am," they said, "we couldn't help but notice that the pepper shaker contains salt and the salt shaker..."

"Oh," the waitress interrupted. "Sorry about that." She unscrewed the caps of both bottles and switched them.

(source : [www.justcleanjokes.com](http://www.justcleanjokes.com))

#### Quote of The Month

"A dream is your creative vision for your life in the future. You must break out of your current comfort zone and become comfortable with the unfamiliar and the unknown."

Denis Waitley

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#### *Did You Know?*

## Cardiovascular Death Rate

The cardiovascular death rate is 75% higher among depressed seniors than non-depressed seniors.

(source : Solomons, 2002)

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#### *Seniors Tip*

## Lifting Tips

It's hard to avoid lifting when you're traveling but following some basic rules whenever possible will help:

Keep the object you are lifting as close to your body as possible and bend your knees.

Avoid lifting and twisting at the same time. Instead, lift the object, and then turn your body by moving your feet.

Your lower back is strongest when you maintain its natural position, that is, when its natural curve is neither exaggerated nor flattened. This is hard to do when, for example, you're retrieving luggage from a moving airport carousel. But you should avoid lunging for your bag, even if it means waiting for it to come around again.

(source : [www.seniorsgotravel.com](http://www.seniorsgotravel.com))

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