

A Legacy of Giving



Giving is so much a part of the Zavitz family that Terry and her husband Doug have set up their own family foundation, and on special occasions like birthdays, they make donations that will ultimately go to their favourite charities.

"When I was a teenager, my mother worked on a campaign raising money for the YMCA," Terry Zavitz says. "I saw people give out of their own pockets because they wanted to contribute to something of value for the community. That was a defining moment - when I understood what giving was."

The Zavitz family (from left): Doug, Terry, Jason, Justine and Jarrett.

Terry embraced her mother's example and volunteered on a planned giving committee for the University Hospital Foundation in 1987. Over the years she served on, or chaired several of the foundation's committees and sat on the board. When that foundation merged into London Health Sciences Foundation in 1996, Terry continued to volunteer, even chairing the LHSF board from 1998-2000.

Sons Jason and Jarrett, who now live out West, understand the importance of giving back and daughter Justine, who is still in London, is also continuing in her mother's and grandmother's footsteps by working on a charitable committee.

Terry notes that charity can be as simple as giving when a non-profit calls and asks for \$20. However, she has discovered that it is even better to become educated about giving - "stretching your mind and learning how to give more than you ever thought you could," she says.

Leading by example, Terry has donated a \$250,000 life insurance policy, to celebrate 25 years in business as Zavitz Insurance Inc. This is the second policy she has donated to benefit London Health Sciences Centre. In 1990 Terry gave a planned gift through University Hospital Foundation.

"These gifts do not replace my annual giving, but planned giving allows me an opportunity to give more than I otherwise could," she says.

Planned giving is making a great contribution to London Health Sciences Centre with many bequests helping to complete the Lindros Legacy Research building at University Hospital. The "Legacy" in the name reflects the significant contributions from LHSF's planned giving program to the facility. The building will be home to leading-edge programs that contribute to health care and medical discoveries, benefiting patients in Southwestern Ontario and beyond.



As an insurance company owner Terry sees the advantages of donating life insurance.

"First, it doesn't deplete the estate," she says. "Since I can't tell what size of estate I'm going to have, this is a simple way of giving without having to worry about the impact a gift will have on my family or the business."

"Second, it is so simple to do," she continues. "The biggest thing is to sit down and fill out the application." "I think back to the first policy I donated. My only regret is that I didn't make it bigger. I don't even notice the [premiums] coming out, and at the end of the year I get a charitable receipt. Best of all, I know that gift will make such a positive financial impact to the hospital when it is realized."

A special thanks to London Health Sciences Foundation and their loving donors for sharing their story, © CAGP 2008