

A family tradition

Queen's changed the life of members of the Ross and Janson families. Now they give back to help others get the same life-changing opportunity.

For generations, getting an education has been very important to Peggy Janson's family.

It goes back to her grandfather, who had three daughters and three sons. The children grew up in the 1930s and '40s and her grandfather made sure his three girls (not the boys) had a university degree.

"He said a woman needs an education to support herself and he didn't want (his daughters) to be dependent on their husbands," recalls Peggy. "He said a man (didn't need a degree because they) can always get a job if they have a strong back. It's a unique way to look at things and shows that education has always been important in our family."

"The only school I applied to was Queen's because I knew I wanted to study engineering and Queen's had the best engineering program in Canada."

Her grandfather's foresight helped Peggy's mother, Marian Ross, Arts'46, when Marian's marriage broke up and she found herself taking care of four children under the age of six. Fortunately, she could support her family because her Queen's degree led to a career as a teacher.

Years later, Peggy and her husband, Peter Janson, Sc'69, would establish the Janson Family Entrance Bursary, which is awarded on the basis of financial need to first-year students in the Faculty of Arts and Science with preference given to female students from Northern Ontario.

The bursary reflects the journey of both Peggy and her mother, Marian, who came to Queen's after growing up in Timmins (Marian) and Kirkland Lake (Peggy).

Like Peggy, Queen's was the university Peter wanted to attend. In fact, it was the only one.

"The only school I applied to was Queen's because I knew I wanted to study engineering and Queen's had the best engineering program in Canada," Peter says.

He made life-long friends there and his experience set him up for a long and successful career.

Meeting Peggy was perhaps the most important event that happened during Peter's time in Kingston. Peggy had gone on one bad blind date during her time at Queen's and swore she'd never do it again. But when a friend had a cold, she asked Peggy if she wanted to go on her blind date instead. That's when she met Peter.

They have now been married for more than 50 years, have three children, and have had successful careers that took them around the world.

Peter didn't choose to be a practising engineer. He was more interested in leadership and managing engineering companies. Peter, who was born in Sweden and grew up in Montreal, took jobs that led the family to live across Canada, the U.S., and South Africa. He rose in the management ranks and eventually became the CEO of major engineering firms such as ABB (ASEA Brown Boveri) US and Agra Inc. Peggy had several careers,



PHOTOGRAPHY BY COLE BURSTON



◀ Members of the Janson family enjoying a family picnic in Toronto in May 2022.

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including as a real estate agent, librarian, and running an import giftware company.

The couple is happily retired and living in Florida, which gives them time to help their favourite local charities through financial donations and volunteering.

Together, they have supported many causes at Queen’s. Along with the Janson Family Entrance Bursary, the couple has given to their Sc’69 and Arts’71 Homecoming class-giving initiatives. They also supported Beamish-Munro Hall and Mitchell Hall. (Bruce Mitchell, Sc’68, DSC’20, the building’s namesake, was Peter’s former housemate at Queen’s.)

Giving back runs in the family. Daughter Jennifer Janson, Artsci’95, has arranged a gift in her will to

support the family’s entrance bursary. (Peggy and Peter also have gifts in their wills to enhance the bursary in the future.) Peggy’s mom, Marian, was a long-time member of Queen’s University Council (1985-97) who also made financial gifts to the school. The Janson/Ross Queen’s connections also include Peter and Peggy’s youngest daughter, Allison Janson, Artsci’04 (and her husband, Sean Hazell, Artsci’04), brother Tom Janson, Sc’71, Ed’02 (and his wife, Sue Boyd Janson, Com’71), nephew Mark Janson, Artsci’03, and niece Margaux Williamson, Artsci’99.

The Jansons give back because they know that education has the power to change lives. A bursary can mean the difference between dreaming of a university education and enrolling in classes.

Peter is grateful for his time at Queen’s because it gave him the skills and confidence that led to his successful career in business.

“We’ve been blessed and are very fortunate, so we like to give others the same opportunities,” Peter says.

How estate planning can be an *act of love*



◀ Bruce Sellery, Com'93, and Leanne Kaufman, Law'96

Death can be an uncomfortable topic, but it's important to have conversations with loved ones about wills, executors, power of attorney, and other estate planning issues well in advance, to ease the burden for those left behind when a person passes away.

It's the reason why Queen's Alumni Relations recently held an online event called "Estate Planning as an Act of Love," because having what can be difficult conversations today will help your loved ones in the future.

The event was moderated by author and Credit Canada Debt Solutions CEO Bruce Sellery, Com'93, and featured lawyer Leanne Kaufman, Law'96, who is the CEO of RBC Royal Trust, with special guest David Chilton, author of the best-selling finance book, *The Wealthy Barber*.

Watch the event.



HERE IS A LOOK AT SOME IMPORTANT ESTATE PLANNING QUESTIONS AND ADVICE DISCUSSED DURING THE EVENT.

BRUCE: Why do you think estate planning is a conversation families need to have?

LEANNE: When you don't do the estate planning and just leave it up to chance, you are not setting up the people you left behind for success. Family members are going to be grieving and dealing with the most difficult emotions they've probably ever experienced. People already have problems thinking straight at the time of grieving, and adding in a complex legal process, as well as trying to figure out what (the person who passed away) wanted, makes it even harder. So, I consider estate planning an act of love.

BRUCE: What are some of the ways of thinking about how to divide assets amongst the next generation, and how do we think about assets for family versus philanthropy?

LEANNE: It's very personal. Some people will divide everything equally among their children. Some people want to recognize that one child may have received more during their parent's lifetime – maybe their education was paid for, or they were given a down payment on a house – so it should be addressed how to equalize things. Philanthropy is a great conversation, especially for people who have a substantial estate who don't think all their money needs to go to children and grandchildren – or those without children. It's common for people to help the charities and causes they've supported during their lives

through leaving a legacy in their will. Others may want to implement a trust because they want their legacy to continue for generations.

BRUCE: How do you pick an executor for your estate?

LEANNE: I think people naturally assume it's going to be their kids or an immediate family member. But if someone doesn't have great financial acumen, is not organized, and doesn't have good attention to detail, or doesn't live in the jurisdiction, they might not be a good fit for this role. Also, what is your choice going to do to family relations? Are you picking one child over another? Or are you picking all your children and forcing them to make decisions together when there is no family harmony? This may not be the best time to force them into a collaborative working relationship. Trust companies can also do this for you.

BRUCE: What advice do you have about starting the estate planning conversation without creating family fireworks?

LEANNE: Perhaps you can talk about how a friend you know struggled and caused a rift after a family member passed away without a will. You can also talk about the concept of a "When I die" binder, that sets out all the information your loved ones need to know – where to find and how to access bank accounts, assets, liabilities. This can be built as a family, so there are no surprises when the time comes.

Sharing gifts and values

A donor's goal with any charitable gift or donation is to share with others. We typically think of sharing in the context of donor and beneficiary. The donor is sharing their gift – and by extension the donor's values – with Queen's and the student and alumni communities by giving to those specific groups at Queen's that the donor wishes to support. A donor who wants to support upward mobility through higher education may make a gift to the Promise Scholars program, which provides first-generation students from low-income families with the financial support they need to attend Queen's. A gift directed to Queen's Athletics supports student athletes in their studies and training by minimizing the cost of educational and sports-related expenses. A gift to the donor's faculty strengthens the legacy of support from one Queen's generation to the next.

SHARING VALUES

One benefit of a charitable gift that is often overlooked is how a donor may also use their gift to Queen's as a means to share the donor's values with family members. Parents and grandparents often say they want their children or grandchildren to share their same values, but without the need to overcome the same hardships and difficulties they went through to develop those values. A donor may use their gift to share and instill their values in their children or grandchildren by involving them in choosing which initiatives to support.

Involving family members in the gift to Queen's might work as follows:

1. Spread the Love: Allot a specific amount of the overall gift to each family member. Each member is then responsible for determining how their specific allotment will be gifted to Queen's.

2. Find Their Passion: Each family member researches the various gifting initiatives and opportunities that are available at Queen's. The Office of Advancement at Queen's hosts a website that provides details on all the available gifts that may be made to Queen's. Family members decide how they want their allotment of the gift to be allocated to the various gifting opportunities at Queen's.

3. Hold a Pitch Party: Family members present their proposed gifts to the rest of the family and explain why they believe the recipient is deserving of the gift. This allows the family members to express the values that they believe the gift will support.

Parents who have implemented a family-giving strategy report that their children embrace the opportunity to be involved in the decision-making process. Children often find gifting opportunities at Queen's that might have been overlooked by the parents. As well, conversations between children and parents in which the gifts

are explained and discussed allow children to express their own values and demonstrate concern for others.

CONNECTING GENERATIONS TOGETHER

For grandparents, involving younger generations in the gift decision is a way to bridge the generational divide through a shared experience. It is also an opportunity for grandparents to explain the long-term impact and legacy of the gift. Grandparents and grandchildren can discuss how gifts to specific students in need can change the course of a person's life. Gifts to the Queen's community at large, such as capital building projects, can create an enduring legacy for the entire university community. The enduring benefit that a gift to Queen's creates is not limited to only the students and university. The conversations and interactions between grandparents and grandchildren become a legacy shared between generations.

CREATE A TRADITION OF POSITIVE IMPACT

A family-giving strategy also provides children with decision-making responsibility and a voice to express their own values. Children have their own ideas and solutions for how a gift to Queen's may help make a positive impact. Involving children in the gifting process allows them to exercise mature and responsible decision making. It also provides children with the opportunity to see the effect their decisions and opinions have on students' futures and the Queen's community.

Many donors have made an annual family-giving strategy a family tradition. Each year, parents, grandparents, and children discuss how and why gifts should be made. In this way, each generation is able to openly discuss and share their values with each other while still benefitting the Queen's community.

For more information on how to create your own legacy at Queen's, contact the Gift Planning office at gift.planning@queensu.ca or visit our webpage at queensu.ca/alumni/giftplanning.



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