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As director of Marketing and Communications for University Advancement, the fundraising arm of Simon Fraser University in Burnaby, British Columbia, Erica Branda has a good understanding of the benefits of philanthropy. But it wasn't until her mother-in-law died last year that she fully grasped the value of planned giving.

Ms. Branda's mother-in-law, Barbara Ferrier, was a professor at McMaster University in Hamilton, Ontario, for more than 35 years and director of the arts and science program. She left her estate to her two sons. She had an insurance policy to cover capital gains tax, but no planned giving component in her will.

"My mother-in-law loved McMaster, and it would have given her a lot of pleasure to have left a legacy to the university," says Ms. Branda. "Had she sought the advice of an independent estate planner, I'm sure she would have structured her will differently. She would have been able to leave a bequest to the university and provide for her sons."

Ms. Branda says her mother-in-law's experience illustrates the importance of not depending on only one advisor for all aspects of estate planning.

Susan Mullin, chair of the Canadian Government Relations Committee of the Association of Fundraising Professionals and vice president of development at York University Foundation in Toronto, says many people who are modest givers don't realize how much more they could contribute through planned giving.

"By planning ahead and leaving bequests to charities of their choice, there are real opportunities for people to have an impact far beyond what they ever thought possible in their lifetimes," says Ms. Mullin.

The growth in popularity of planned giving is compelling charities to become more sophisticated in their understanding not only of financial planning and wealth management, but also of donors' intentions.

Community Foundations of Canada (CFC) president

and CEO Monica Patten says donors who have gone to the trouble to plan their giving want to know that their gifts will have an impact in the community.

"For community foundations, that means being accountable not only for how the gift is invested, but also what its impact is on the community. We have to ask if we are addressing the issues that really matter in our communities and if we are working collaboratively with other philanthropic organizations to achieve common goals," says Ms. Patten.

As the oldest community foundation in Canada, the Winnipeg Foundation is well versed in planned giving strategies. CEO Rick Frost says his organization is seeing a rise in what he calls "collective activity."

"For example, families are getting together and setting up inter-generational planned giving programs, and instead of simply leaving us money in a will, people are creating funds while they are still living so that they can see the impact of

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—Susan Mullin,
Chair, Canadian Government
Relations Committee,
Association of Fundraising
Professionals

their gift," he says.

A challenge facing charities, notes Ms. Mullin, is their need to communicate the opportunities to potential donors by engaging them early and often.

"Many charities are governed by volunteer boards that are reluctant to invest the resources for outreach that may not show significant returns for many years. It's an understandable dilemma, but should not become an obstacle to the development of long-term fundraising strategies," says Ms. Mullin.

Ken Ramsay, president and CEO of Toronto-based Legacy Leaders Inc., a leading provider of gift planning products and services for non-profit organizations throughout North America, says there is massive potential to grow planned giving in Canada.

"Research has shown that a third to half the population has a propensity to make a gift of assets to a charity, and with the value of the average bequest in Canada currently around \$30,000, we are looking at hundreds of millions, if not bil-

ions, of dollars in potential gifts."

The challenge, says Mr. Ramsay, is to mobilize the potential. "Between five and six per cent of people currently die with a charity in their wills, but as many as 15 per cent of those we speak to say they would like to do so in future – and the research indicates even higher potential numbers. We need to convert the intention into action."

Lois Flemming, director of Major Gifts and Planned Giving for The Salvation Army in Canada, knows all about converting intentions into actions when it comes to fundraising. As the largest non-governmental direct provider of social services in the country, The Salvation Army needs to raise 29 per cent of its \$500 million annual operating budget through public donations.

"Planned giving makes up 30 to 35 per cent of that total, so it's extremely important to the success of our fundraising efforts and our ability to provide practical help and hope to vulnerable individuals and families," says Ms. Flemming. ■

Donor Advised Funds

New vehicle eases burden, helps donors direct gifts

While private foundations have long been perceived as a preserve of the mega-rich, there is a vehicle available to philanthropists with relatively modest means who want similar active involvement in how their donations are invested in the community.

Donor advised funds are gaining popularity across Canada because they are simple to set up, allow donors to

be actively involved in the causes they support, and make a real difference in the communities they benefit.

Typically, donor advised funds are established through local community foundations, which have the knowledge of their communities and grant-making expertise to assist donors in addition to taking on the administrative and legal process.

Barbara McInnes, presi-

dent and CEO of the Community Foundation of Ottawa, says a donor advised fund is far easier and faster to establish than a private foundation and entails no startup costs.

"Starting up a private foundation requires the donor to create a new organization, establish a board of trustees, obtain registered charitable status from Canada Revenue

See **Donor Fund** PG4

Capital Gains Tax Elimination

Tax changes encourage planned giving

The elimination by the federal government last year of capital gains tax on appreciated securities donated to registered charities has made this type of planned giving even more attractive from a tax perspective.

And with Canadians sitting on stock with potential capital gains of nearly one trillion dollars at the end of 2006 according to Statistics Canada, the upside for both taxpayers and

charities appears to be significant.

However, Jamie Golombek, vice-president Taxation and Estate Planning at AIM Tri-mark Investments in Toronto, says many donors are still overlooking appreciated securities as a vehicle for donations to charities.

"I still see tax returns that show cash donations to registered charities and the sale of appreciated securities on which

capital gains tax is being paid. Some people are just not putting two and two together," he says.

Nevertheless, Mr. Golombek says the elimination of capital gains tax on the donation of appreciated securities to registered charities has had a significant impact on planned giving.

"Most major charities now See **Tax changes** PG4

INSIDE:

ETHICS IN FUNDRAISING Donors should expect the highest standards, writes PAULETTE MAEHARA, CEO & President, Association of Fundraising Professionals. PG2

COMMUNITY FOUNDATIONS Community foundations play an integral role in a healthy society. PG5

RESEARCH DIVIDENDS Canada's cancer research efforts face funding shortfalls, writes DR. MICHAEL WOSNICK, Executive Director, National Cancer Institute of Canada. PG6

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profile



Paul Marcus,
President and CEO, York University Foundation

In March 2007, the founding president of the York University Foundation became the second Canadian ever to receive the Association of Fundraising Professionals International's prestigious Community Counselling Service Award for Outstanding Fundraising Professional.

The York team has implemented an innovative model for university

fundraising in Canada. In the past five years, revenue and pledges have more than doubled, and the number of donors has increased by more than 70 per cent.

"It's a great honour to be part of the charitable sector," says Mr. Marcus. "It's so rewarding to see what a difference philanthropy can make to an institution and the community."

York recently launched the "York to the Power of 50" fundraising campaign to celebrate the university's 50th anniversary in 2009. The campaign aims to raise \$200 million and already has \$125 million towards its goal.

Ethics in fundraising

Expect the highest standards

Paulette Maehara,
CFRE, CAE, CEO & President,
Association of Fundraising
Professionals



As the CEO of the world's largest association of fundraising professionals, I am grateful for the time, talent and treasure of all the donors and volunteers at the heart of Canada's non-profit sector. Philanthropy is defined as the love of humankind, and there is no greater gift than the ultimate gift – the planned gift.

If you've made a planned gift or are thinking about making a planned gift, you're aware of one of the most exciting charitable gift opportunities around. After all, planned gifts benefit everyone while providing special help over time for charitable organizations.

For starters, the charity receives a significant contribution that it can use to further its mission. The people who rely

on the charity's services will benefit from the expanded and enhanced programs the charity can now provide through the gift. And the donor not only experiences the euphoria of making important gift that will help others, but also typically has some input over the management of the principal of the gift during the donor's lifetime.

These types of gifts are quite attractive now because Canadians are amassing considerable amounts of wealth in ways other than cash: land,

stock and other property, for example. Planned giving is a great vehicle for donating these types of property, and donors can make a lasting impact on their communities through planned gifts.

Not all planned giving opportunities are alike, and some situations that sound too good to be true just might be. Be careful of tax shelter gifting arrangements, which often promise donors tax savings greater than the cost of participation in the scheme, thus allowing them to "profit" from donating to a charity. Prominent examples of such schemes are leveraged cash donations and buy-low, donate-high schemes.

These tax shelter gifting arrangements provide little or no benefit to the charities involved or to the people who depend on their services. Instead, many of these arrangements exploit a registered charity's receipting privileges so participants can reap ill-gotten

and undeserved gains. The Canada Revenue Agency is cracking down on these arrangements, and all legitimate charities should applaud their actions and encourage the federal government to supply the agency with additional resources to ensure fraudulent organizations are punished. Simply put, investing in a tax shelter scheme is not "planned giving."

Donors should insist not only that charities act within legal limits, but also strive to abide by the highest ethical standards. The most precious resources a charity has are its name and reputation, and involvement with a tax shelter – or any other sort of unethical arrangement or behaviour – can lead to a significant drop in public trust and confidence – not just for the particular charity involved, but for the entire sector.

What sort of standards should charities be abiding by? What should donors be looking for as they investigate charitable planned giving options? In 1963, the Association of Fundraising Professionals

(AFP) established the highest standards for ethics in fundraising. Today, the AFP Code of Ethical Principles and Standards of Professional Practice is widely accepted as the leading guide to best practices in fundraising. It has served as the basis for countless other fundraising and charity codes around the world, including several in Canada. AFP members in Canada, of which there are more than 3,000, are required annually to sign the code, which is the only enforced set of fundraising standards in the sector.

Reviewing the code should provide donors with a good idea of the sorts of standards that charities should be striving for. Before you give, ask if the charity representative with whom you are dealing is an AFP member. In addition, AFP and other organizations also developed A Donor Bill of Rights, which spells out for donors what they should expect of charities when they make a contribution. Did you know that donors should ask for – and should expect to have access to – a charity's most

recent financial statements? Or that receiving proper acknowledgement and recognition of a gift is essential to the whole concept of philanthropy? A Donor Bill of Rights has been endorsed by thousands of organizations in Canada and around the world and used by countless donors. Feel free to view and print out a copy at www.afpnet.org/ethics.

Ethics is the cornerstone of fundraising and philanthropy. Without ethics, and the public trust it creates, charitable giving is simply not possible. Planned giving, as beneficial as it is to all parties involved, would not be possible without careful and consistent stewardship of your planned gift. This is why those of us involved in the fundraising profession and the charitable sector focus on establishing and abiding by the highest possible standards.

Even as you make your planned gift and experience the true joy of philanthropy – "the love of humankind" – you'll know that your gift is being used in an ethical manner that will benefit your community. Thank you! ■

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Deepened commitment

Donors transcend from ordinary to extraordinary

Like many Canadian post-secondary educational institutions, Montreal's Concordia University strives to convert loyal supporters into committed donors as part of its planned giving program.

While grateful for donations from thousands of alumni and friends each year, Concordia is looking for new ways to promote planned or deferred giving by emphasizing its legacy value to the university and tax benefit to donors.

Concordia's director of Planned Giving, Alex Carpini, says a new innovation is to offer donors executors for their estates.

"With the nuclear family

disappearing and family finances becoming quite complicated, it can take up to two years to wrap up an estate – and it can be even more difficult if the executor is a relative who is not living in Canada, which is the case with many families," says Mr. Carpini.

So Concordia is developing an offering that Mr. Carpini says is innovative and is value-added for donors who wish to include the university in their planned giving. Concordia's Planned Giving Committee will work with donors to suggest the wording of their bequest and demystify the tax implications – which is often the biggest stumbling block

when it comes to winding up the estate – so that their intentions are adhered to.

"We know how important it is for benefactors to be assured that their gift will be used for their intended purposes, so we make sure the text of the bequest is accurate. With the support of alumni who are lawyers, notaries and financial planners, we are able to get the best available advice at a fraction of the usual cost. We have 150,000 alumni. It's a very big pool to draw on," says Mr. Carpini.

Concordia has already implemented aspects of the new program and is continuing to develop it, he says. ■

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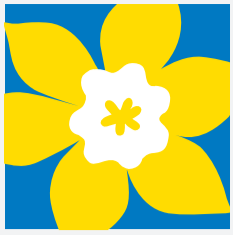
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give wisely

profile



Elizabeth Wolfe,
Chair, Jewish Foundation of Greater Toronto

A secure and steady source of financing is essential to the success of caring organizations. And Elizabeth Wolfe, chair of the Jewish Foundation of Greater Toronto, is working to ensure that security.

The Jewish Foundation's endowment fund serves as a permanent resource to meet the challenges and needs of the Jewish community locally and abroad.

Donors accomplish that through lifetime gifts, deferred giving programs and bequests.

Ms. Wolfe says the foundation's endowment has increased from \$20 million in the early 1990s to \$220 million today.

"Endowment giving makes a clear statement... that you're in for the long term," she says. "It's a different kind of giving."

She attributes the growth of the endowment to people's desire to create a secure future; the confidence the Jewish Foundation instills in its donors; the ability to transfer appreciated securities to a public endowment without capital gains; and people's large capacity to give.

Personal financial needs, estate plan among considerations

Tax planning for giving

Bruce Ball, CA,
Tax Partner, BDO Dunwoody LLP
in Toronto



More and more, the term "planned giving" is referred to in articles and promotional material from charities. But what does it really mean?

Simply put, planned giving means leaving a legacy to charities using a plan that combines gifts made during your lifetime and gifts made as a bequest on your death. Many individuals focus on planned giving as an estate planning exercise, to keep full access to their accumulated wealth before death.

With the generous tax benefits available, most strategies are structured around our income tax rules. However, you should establish your charitable giving goals first and then work with a professional to maximize the tax benefits. Your financial needs and overall estate plan also need to be considered.

The tax benefits are signifi-

cant. In addition to the donation credit that is available (at the individual's top marginal tax rate for gifts over \$200), planned giving strategies can take advantage of the fact a gift of most publicly traded securities will not trigger a taxable capital gain even though the full value of the security will count as a donation. To benefit, your planned giving strategy could be as simple as transferring some of your investments to your favourite charity annually, ensuring that you choose

investments with the most significant accrued gains. If you do want to hold the gifted investment, you could liquidate another investment (preferably without a gain) and repurchase it after the gift is made.

Another popular strategy is a charitable bequest – you can name one or more charities as a beneficiary in your will, and the value of the property transferred counts as a donation for the taxation year in which you pass away and the previous year. When you draft your will, the gift can be expressed in terms of a dollar amount or a percentage of the estate value (if conditions are met). Where you won't be transferring securities to a spouse or common-law partner, you can also structure your charitable bequest to ensure that publicly traded securities are gifted, which will eliminate the gain on the security that would otherwise be taxable on death.

A charitable bequest can also be as simple as naming a charity as the beneficiary of an



PHOTO: ISTOCKPHOTO.COM

Working with a trusted estate advisor or your chartered accountant are sound ways to explore the possibilities of charitable giving.

insurance policy or your RRSP or RRIIF. These direct designations will not be subject to probate tax. For RRSPs/RRIFs, the donation credit will offset the tax on the deemed plan income arising on death.

Remember that charitable donations give rise to a non-

refundable tax credit. Therefore, the benefit of a donation will be lost if the credit exceeds tax otherwise payable. Where a large gift on death is planned, it's possible that the donation credit available may not be fully utilized. This problem can generally be avoided by mak-

ing larger gifts during your lifetime and a smaller gift on death.

The government has provided significant tax advantages for planned giving – any tax you save will be passed on to your heirs and the charities you want to benefit. ■

Capital gains tax elimination

Tax changes from PG1

have mechanisms in place to take care of all the administrative aspects of securities donations, and we are hearing reports that tens of millions of dollars in appreciated securities are flowing into registered charities as a result," he says.

In this year's federal budget, the capital gains tax exemption was extended to appreciated securities donated to private foundations, which further broadened the scope of planned giving, says Mr. Golombek.

"There is certainly a growing awareness of the tax benefits of charitable donations," he

says. "I do a lot of public speaking on tax issues, and increasingly I'm asked questions about the tax implications of philanthropy and giving."

Karen Karpuk, principal consultant with Inspired Philanthropy, a Calgary-based consultancy that specializes in planned giving, says the elimi-

nation of capital gains tax on gifts of publicly traded securities was a major win for Canadian philanthropy and a big benefit to taxpaying donors.

"Some people may not know that stock options are also exempt from capital gains, which is all the more significant here in Alberta where the oil and gas booms means many people hold valuable options – and that can mean significant tax benefits if the options are donated to chari-

ty," says Ms. Karpuk.

For example, in Alberta a gift of appreciated stock or options could qualify for a tax credit of 50 per cent of the value of the donation. Ms. Karpuk says people considering a donation of stock or options should seek advice from a financial or tax planner to ensure they receive the maximum benefit.

Lois Flemming, director of Major Gifts and Planned Giving for The Salvation Army in

Canada, says since the elimination of capital gains tax, her organization has seen a sixfold increase in the volume of securities donations and close to a fivefold increase in value.

"We have marketed this option to donors and prospective donors and it's made a dramatic difference to our fundraising efforts. It is a great example of how government policy can make a positive difference to the charitable sector," says Ms. Flemming. ■

Endowment offers customized solution

Donor Fund from PG1

Agency and report regularly. That's not the case with a donor advised fund," she says.

The community foundation staff maintains the fund and is responsible for reporting and administrative functions and the monitoring of grants.

"This is our most popular type of fund and is often used

by individuals, families or corporations as an alternative to establishing a separate foundation," says Ms. McInnes.

To set up a donor advised fund, the donor establishes a named endowment under the umbrella of a community foundation with terms of reference customized to the donor's needs. The donor receives an immediate tax receipt for contributions to the

fund, but retains the right to provide advice and recommendations on grants made from the fund.

Kathleen Weil, president and CEO of the Community Foundation of Greater Montreal, says donors can choose their level of involvement in the fund, which can also vary over time depending on other commitments.

"For example, a donor can

instruct us to provide grants to specific charities on an ongoing basis, or choose different beneficiaries every year, or more frequently. They can also sit down with us to get advice based on our knowledge of the community's needs, or ask other advisors to work with us to determine the best use of their funds," says Ms. Weil.

In December last year, the Community Foundation of Greater Montreal received an anonymous donation of \$24 million to set up a donor advised fund.

"It was a gift from a man who loves Montreal and wanted his contribution to have a real and lasting impact on our city," says Ms. Weil. "When he discovered he could create his own endowment fund through our community foundation, he said he had found an ideal way to fulfil his desire to help the community."

She says the donor was impressed by the fact that his gift would keep on giving to the community long after he was gone. "For many years to come, all kinds of organiza-

tions will still be benefiting from this donor's vision and generosity. It's a gift to our entire city."

The donor is working with the foundation to determine his fund's focus, which includes arts and culture, education, social and humanitarian causes.

"He considered starting his own foundation, but did not want the administrative responsibilities. He liked the fact that his gift would be administered by our foundation and he could still guide his fund over time," says Ms. Weil. ■

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PHOTO: SUPPLIED

Donor advised funds provide the convenience of being maintained and administered by a community foundation while also giving the donor the right to advise and recommend grants made from the fund. Pictured above, Cathedral High School students contribute to neighbourhood beautification projects funded through the Hamilton Community Foundation's Growing Roots...Strengthening Neighbourhoods program.

give wisely

profile



Clarence Patton,
Salvation Army donor

Lifelong Alberta resident Clarence Patton remembers his parents telling him how The Salvation Army worked in the trenches of World War II, bringing comfort and food to soldiers. His parents told him, "Ahead of all others, support The Salvation Army," he says.

During his lifetime, Mr. Patton has witnessed The Sally Ann at work in his community – helping those less fortunate deal with poverty and addiction, and assisting needy children and families.

Mr. Patton has followed through on his parents' wishes and his personal desire to see The Sally Ann continue its good work. In addition to naming The Sally Ann in his will and as a beneficiary of his life insurance policies, the proud grandfather says, "I'm most excited about an endowment fund I've established to assist The Salvation Army to help children. We're giving this heartfelt support because The Sally Ann is a very important part of our community, and they do so much good."

Community Foundations

Local organizations hit home

Community foundations may be the best-kept secret in Canadian philanthropy – but that's not necessarily a good thing. Often overshadowed in the news media by higher profile non-profit organizations such as university and hospital foundations, the community foundation movement sees itself as the glue that holds communities together.

There's no doubt that community foundations have the resources to achieve their aim. Last year, \$271 million in new gifts and good investment returns saw the collective assets of community foundations grow to \$2.7 billion from \$2.3 billion.

This allowed Canada's 155 community foundations to make grants totalling \$137 million. While each community foundation is autonomous and governed by a volunteer board of local leaders, they are linked and supported nationally through Community Foundations of Canada (CFC).

The Vancouver Foundation describes community foundations as a collection of separate funds established by local citizens and held, in perpetuity, to enhance the quality of life in their community. They are public charities, registered with Canada Revenue Agency, which allow individuals, families, businesses, private foundations and not-for-profit organizations, through gifts and bequests, to establish permanent endowments under the

umbrella of one large foundation.

CFC president and CEO, Monica Patten, says community foundations bring together people who care about their communities and who want to see them strengthened through philanthropy.

"Community foundations are 360-degree grant-makers. They are concerned about all aspects of community well-being and therefore offer donors considerable flexibility," says Ms. Patten. "Community foundations know their communities; they are part of the network; they know the priorities and where grants will have the greatest impact."

This is well illustrated in Hamilton, Ontario, where the community foundation has focused much of its efforts on addressing poverty in the city.

Foundation president and CEO Carolyn Milne says an estimated 20 per cent of Hamilton's residents live in poverty, with the number rising to 25 per cent among children and seniors.

The negative impact on the community as a whole convinced the foundation's board to take the unusual step of devoting the majority of its unrestricted fund – which is typically used for grants to a wide range of causes – to combating poverty.

"We've invested \$3 million in a grant-making program to reduce and prevent poverty, and we are committed to

engaging the citizens of Hamilton in the development of solutions," says Ms. Milne.

In addition, a neighbourhood program has focused on Hamilton's four most challenged neighbourhoods. The foundation is working with the communities to identify issues important to them and to help them build the capacity and capabilities to achieve significant social change, adds Ms. Milne.

To measure the overall quality of life in the city, seven years ago Toronto's Community Foundation developed Toronto's Vital Signs, an annual community checkup that gauged the city's vitality and identified significant trends. This year, 11 community foundations will publish Vital Signs reports on October 2, and will assign grades in at least 10 areas critical to quality of life.

Toronto Foundation vice president of Development and Donor Services Judy Pfeifer says Toronto's Vital Signs has been a valuable tool to assess the well-being of the community.

"For example, while Toronto continues to be a prosperous city, Toronto's Vital Signs has documented a slow decline in its health over the past few years. It seems that we have become complacent about addressing serious conditions in the community that could negatively impact our future," says Ms. Pfeifer.

Snapshots

Community impacts

Alberta Guide Dog Services

"My life was changed forever," says a 14-year-old Albertan who received a guide dog in July 2006. "Before, my community seemed as wide and frightening as an ocean, and I was afraid to go places on my own." While it costs nearly \$40,000 to produce and train one guide dog, recipients pay only \$1. The Alberta Guide Dog Services says it is its donors who really make miracles happen for blind kids aged 13 to 18.

www.albertaguidedog.com

United Church of Canada

Through The United Church of Canada Foundation, the "community foundation" for the United Church, donors may divide their planned gifts, whether intended for immediate giving or endow-

ments, among a number of organizations. Registered charities beyond the United Church are eligible recipients as well. Seventy-five per cent of foundation donors used appreciated securities last year to support their congregations, enhance the Mission and Service Fund, contribute to other cherished organizations, and build their own personal endowments.

www.unitedchurchfoundation.ca/becomeadonor.html

Toronto Public Library

Devoted Toronto Public Library supporter Sophia Lucyk's generous legacy is sure to touch countless young lives. Her planned gift supports innovative early literacy programs and services at the Toronto Public Library in perpetuity, and will enable the library to

help ensure preschoolers have the critical reading readiness they need to succeed in school and in life. Among other things, her gift will support interactive play environments where kids will develop essential early literacy skills.

www.torontopubliclibrary.ca

Hospice Toronto

When life takes an unimaginable turn, Hospice Toronto is here to help. Donor support is critical to the ability of hospice staff and trained volunteers to provide end-of-life care and support to families affected by terminal illness. This support is provided at no cost to the client through the following programs: Volunteer Services, Kit for Kids, Bereavement Support, Advocacy, Information and Outreach.

hospicetoronto.ca

An environment for giving

A recent surge in the public awareness of ecological issues has the potential to inspire increased donations to environmental protection groups that rely on charitable funding. According to environmentalists, the timing couldn't be more crucial.

Greenpeace Canada spokesperson Jackie Gallagher has been encouraged by rising donations. "We believe this increase in donation income is due to increased public awareness of humans' role in environmental destruction and our responsibility to protect the world we share," she says, noting, "We still have a long way to go and always appreciate all the financial support we can get."

David Love, the executive director of the Conservation Foundation of Greater Toronto, says, "I think legacies present a huge opportunity for the environmental movement, if we do things right."

Mr. Love points to some recent outstanding examples of planned gifts and their impacts, including the \$4.3-million bequest by Roberta Langtry of Toronto to the Nature Conservancy of Canada. "Making a gift in a will is something everyone can do. And some of those will be like Ms. Langtry," he said.

Mary Beth Taylor, director of Planned Giving and Living Planet Circle, World Wildlife Fund-Canada, says, "Without our donors, we couldn't do the work we do. All of our programs – including those addressing forestry, water and marine conservation and global threats like climate change – are supported by private donations."

She says supporting envi-

ronmental causes is an ideal fit for planned giving. "Our work is long-term. The payoff for the planet and future generations is tremendous," she says.

Ms. Gallagher agrees that planned gifts are critical for long-term strategic planning and campaigning, and adds, "Today, people take great care when choosing a non-profit organization or charity to include in their will. Each planned gift Greenpeace receives is a testament to an individual's belief in our mission and ability to effectively

work toward accomplishing our goals."

Mr. Love is optimistic about his environmental group's prospects to continue its good work. He says the demographic with the greatest potential for leaving legacy gifts are the approximately 7.5 million Canadians who have already mailed a donation to Canadian charities. "In a survey, 17 per cent of these donors said they had already left a bequest, and 18 per cent said they would seriously consider leaving a gift in their will," he said.

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give wisely

profile



The Hoddinott family

Proof that cancer research works is plain to see. Just ask Ontario's Hoddinott family.

Terry Hoddinott, 44, has been blind since age three, the result of retinoblastoma, a genetically linked form of cancer. His son Riley (pictured left with sister Katie) was also born with the disease and lost one eye to it at age three.

Fortunately, Canadian Cancer Society-funded research paid off for

the Hoddinott family and others facing this affliction. It helped researchers discover a way to bypass the resistance to chemotherapy that many children develop and invent a genetic test for retinoblastoma.

As a result, when Terry's wife Patti was still pregnant with the couple's second child, University of Toronto ophthalmologist Dr. Brenda Gallie identified the mutated gene in the unborn fetus. By delivering Katie Hoddinott four weeks premature – before her cancer had fully developed – doctors addressed her tumour with laser surgery instead of chemotherapy. "This is a miracle of research," says Terry. Now aged 8, Katie is blessed with 20/20 vision.

Donor support vital to ongoing progress

Cancer research paying dividends

Dr. Michael Wosnick,
Executive Director, National
Cancer Institute of Canada

Are we really making progress in cancer research? This is the one question I am most often asked. My answer, without a shred of hesitation or doubt, is a resounding YES!

This may seem contrary to the fact that cancer is still the leading cause of premature death in Canada. Experts predict the number of new cancer cases will increase by as much as 60 per cent over the next two decades, partly because the population is growing and aging. In the time it takes you to read this article, two Canadians will be diagnosed with cancer. One will die.

But also look at these facts: in the 1940s, the chance of surviving a cancer diagnosis was only about 25 per cent. By the 1960s, those odds rose to about one in three. Today, close to 60 per cent of people diagnosed with cancer will survive.



Cancer research is responsible for this remarkable progress, and a place where Canada excels on the world stage. Recent international studies ranked Canadian clinical cancer research as number one in impact in the world, and ranked Canadian biomedical research as the most cost-effective in the world – high achievements indeed.

But we're not resting on past laurels. New Canadian research continues to stir global excitement. Projects focused on "starving" tumours to death by cutting off their blood supply, exciting new work using

harmless viruses to literally obliterate tumours, and world-leading research into what are called "tumour-initiating" or stem cells, are just a few examples of how Canada contributes heavily to the explosion of knowledge that is unravelling ever more of the mysteries of cancer.

So when are we going to find a cure? Since "cancer" is really more than 200 different diseases, we need to think instead of cures for cancers. And indeed, we have high cure rates for quite a few cancers today, such as testicular and thyroid cancer, Hodgkin lymphoma and childhood leukemia. People are also surviving longer, and their quality of life during and after treatment has improved dramatically because of less drastic surgeries and less toxic, more selective therapies. For those cancers we won't cure, research will teach us how to treat them as more controllable diseases that people live with, like diabetes or asthma.

We could not do any of this without financial support from



PHOTO: SUPPLIED

Studies rate the impact of Canadian clinical cancer research among the world's best, and Canadian biomedical research as the world's most cost-effective. Despite such impressive results, due to funding shortfalls last year, the Cancer Institute was able to fund only 25 per cent of the worthy research projects. Pictured above, UBC-based Canadian Cancer Society researcher Dr. Torsten Nielsen's translational work on sarcomas and breast cancer is turning molecular research findings into clinical applications.

the Canadian public. The Canadian Cancer Society receives no government funding – every penny comes from people like you.

But we do need your support more than ever. There are too many lost research opportunities slipping through our fingers. The National Cancer

Institute of Canada, which is the research partner of the Canadian Cancer Society, identifies the very cream of the crop of cancer research in this country but, sadly, this year we had to turn down three out of every four excellent projects due to a lack of funds. Who knows what leaps in progress

we would make if we could fund even half of them?

You have the power to sustain that progress. There are many ways for you to make a gift, such as naming the Canadian Cancer Society as a beneficiary in your will. You won't find a more important or more meaningful investment. ■

Research, patient services rise

Legacy gifts elevate Princess Margaret Hospital

The generosity of donors has played a major role in supporting research breakthroughs at the Ontario Cancer Institute at Princess Margaret Hospital in Toronto, and will again take centre stage for the naming of a prominent cancer research lab there.

A donor's bequest of over \$3 million will name the laboratory directed by leading cancer researcher Dr. Ben Neel, who moved to Toronto from Boston a year ago. The donor of the generous gift has so far remained unnamed.

While Dr. Neel moved from Harvard Medical School to accept the position of director at the Institute, he also came because of some apparent advantages that Toronto offers over his own nation. "Some of the science that's going on here, in particular the work on cancer stem cells, is potentially going

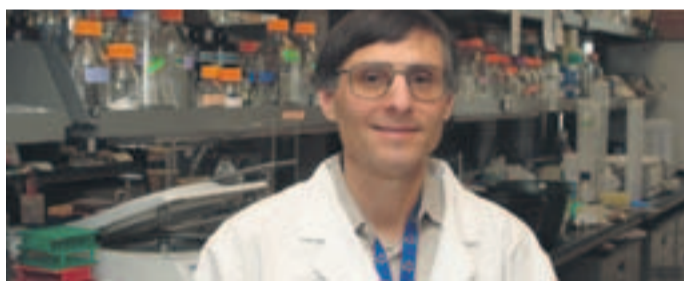


PHOTO: SUPPLIED

A specialized lab, supported in part through donor funding, and the opportunity to undertake cutting-edge science, were among the factors that attracted acclaimed researcher Dr. Ben Neel to Princess Margaret Hospital.

to impact cancer biology substantially over the next 10 years," he told The Globe and Mail's Anthony Reinhart in an interview last year. Also, said Dr. Neel, the U.S. government has been "basically picking winners and spending large amounts of money on big projects that aren't necessarily going to be as effective as the

large amount of independent research funded in the past."

Funds from the \$3 million-plus legacy gift will also be used to help support patient programs such as The Healing Journey and Chemo Buddies at Princess Margaret Hospital, an institution considered among the top five cancer research hospitals in the world. ■

Snapshots

Health impacts

ALS

Donor funding is crucial to finding a cure for ALS. Also known as Lou Gehrig's disease, ALS is a fatal neurodegenerative disease that has no known cause, no cure and no effective treatment. Research is the only hope. Earlier this year, the ALS community worldwide celebrated ALS Canada-funded researcher Dr. Janice Robertson and her University of Toronto team's major development of the first antibody that detects the only known cause of ALS.

www.als.ca

Arthritis

In 1994, The Arthritis Society received a bequest of \$1.2 million from the estate of Mrs. Sara Edna Hitchinson. Working with partners, the interest earned on this gift has been matched to invest \$4.8 million so far to create the Arthritis

Centre of Excellence (ACE) at the University Health Network. ACE is dedicated to funding leading-edge arthritis research and fellowships. ACE's research excellence has won an additional \$5 million in research grants, showing this gift in 1994 is one that keeps on giving.

www.arthritis.ca

Diabetes

Through its network of volunteers, employees, health care professionals and partners in 150 communities across Canada, the Canadian Diabetes Association works to improve the quality of life for those affected with diabetes, through research, education, service and advocacy.

Gifts to the Canadian Diabetes Association through bequests and planned giving have enabled the association to increase research funding by 10 per cent annually,

allowing researchers to enhance opportunities to pursue new knowledge and discovery.

www.diabetes.ca

Red Cross

In 1982, the Canadian Red Cross purchased Harstone House – an 1888 Queen Anne-style, heritage-designated home below market value, and in the process established a branch office in Peterborough, Ontario, that has served the community for 25 years. Thankfully, the gifts of legacy donors Helen A. Burgess and Katherine Agnes Ethel MacDougall have provided for repairs and maintenance of this heritage building, resulting in a stable base from which the Red Cross conducts lifesaving and life-enriching work.

www.redcross.ca

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