



COMMUNIQUE

A PUBLICATION OF NIAGARA COMMUNITY FOUNDATION – JANUARY 2004

Give Generously and Wisely

There are so many good causes, so many appeals for your support. How can you choose? How can you do the most good with your gift? Here are some tips:

- **Don't wait to be asked – plan your giving.**
Decide each year how much you can afford to give – create a donations budget for yourself. Budget what you can afford. Decide on what causes to support. You can't support them all, but you can plan to put your money where it is needed most and where you think it will do the most good.
- **Help reduce fundraising and administration costs**
Make fewer and larger donations instead of many small ones. Every donation involves at least three or four dollars in fixed costs – postage, printing, preparing receipts, bookkeeping, etc. Also, when you receive unwanted fundraising appeals, don't just ignore them or throw them away – take the time to ask the charity to remove your name from its fundraising list.
- **Ask questions first, give later.**
Check the organization's name to be sure that you are giving to the cause you want to support. Find out how your donation will be used. Ask for a copy of a recent annual report. Ask whether the organization is a registered charity. You can check with Canada Customs and Revenue Agency's charity hotline at 1-800-267-2384 or go to their website at www.ccra.gc.ca/charities.

- **Don't be pressured**

Never give over the telephone to an organization that is new to you. Ask for information in writing. Never agree to have a runner or courier 'come right over to pick up your cheque'.

- **Use the charitable tax deduction to increase your donations**

Charities can issue official receipts that will reduce your federal and provincial income taxes. For the first \$200 donated each year, the tax credit is worth about 25% of the amount donated. For amounts over the first \$200, the credit reduces taxes by almost 50% of the donation. Consider pooling your donation receipts with your spouse to maximize the tax credit.

Meet with your lawyer, accountant or financial planner to minimize taxes on your estate while you continue to leave a legacy for your favourite causes even after you are gone.

Finally, remember how good it feels to give, to volunteer and to support the quality of life in your community. Canadians are working together in large organizations and small, taking on the responsibility of helping one another – outside of government and without any profit. Most of them, and the people they serve, deserve your generous support. ♦

Adapted with permission. Original article by Gordon Floyd, Canadian Centre for Philanthropy.

President's Message

Time seems to be passing very quickly these days. It just seems like yesterday when we were opening our doors and here we are into our fourth year already.

Over the past few months we have announced two new partnerships - one with BMO Financial Group and the other with Grey Gables School for Cuvee 2004.

Read more about these two exciting initiatives elsewhere in our newsletter.

The Board approved another set of Community Grants. This time round our grants will have an impact in every

community in Niagara – a first for the Foundation. We were also able to maximize our limited granting dollars through partnering with our donors and community groups. In 2003 the Foundation awarded almost \$43,000 through our three granting programs – Environment, Summer Camp and Community.

Another first we celebrated last year was the granting of over \$50,000 through the generosity of many of our donors who gave us 'flow-through' donations. These donations were then redirected to the charities as specified by the donor.

The 2003 Regional Chair's Charity Golf Tournament was a resounding success, raising \$105,000 towards a number of initiatives at the Foundation and in the community. Thanks to former chair Debbie Zimmerman for her leadership and support. We wish her all the best in her new role as CEO of the Grape Growers of Ontario.

Take a few moments to learn what we've been up to the past few months and please give us a call if you have any questions about our funds, our grants or our programs.

Ann-Louise Branscombe, President

2003 Grants

NEW PARTNERSHIPS ACHIEVED

In September 2003 our volunteers started to review the Community Grant applications. Niagara is very fortunate to have such a wealth of caring, creative organizations that are striving to make our community better. And again this year, the demand far outweighed the \$15,800 that we had available to grant. After thoroughly reviewing all applications, the Grants Committee recommended to the Board that 12 organizations be supported.

The committee was able to use its recommendations to obtain an additional \$3,150 from some of our own donor funds and the Rotary Club of St. Catharines as well as a computer from the Business Education Council. These additional resources were directed to the grant recipients.

Grants were awarded to:

City of Niagara Falls – Heritage Week Committee (\$1,000)

Images of a Century: Niagara Falls, Canada 1904-2004: A book covering the 100 years since the incorporation of the communities and featuring all aspects of the city's growth and development.

Early Childhood Community Development Centre (\$1,500)

Health and Safety Workplace Educational Series: To provide training to boards, administrators and staff of 30 child-care programs operating in Niagara to comply with current health and safety regulations.

Fort Erie Multicultural Centre (\$2,000)

Welcome Kits for Newcomer Children: To research and develop a prototype of a welcome kit for the children of newcomers who enter Canada via the Peace Bridge.

Literacy Council of Niagara West (\$1,200 plus \$1,250 from Sunday in the Parks Fund)

Skills of Success: A series of ten workshops for women to help develop self-confidence, improve self-esteem and feel stronger, the intangible prerequisites for any learning to take place.

Multiple Sclerosis Society of Canada (\$2,000)

Knowledge is Power: A five-day wellness pilot program held over March Break that will bring children, who have a parent with MS, together to learn how to cope with the impacts of MS.

Niagara Artist's Company (\$1,700)

Digi-Art: NAC for the Web: The development of a series of workshops that will instruct participants in the creation and launch of their own website.

Niagara Falls Big Brothers Big Sisters Association (\$600, plus \$400 from Niagara Road Supervisors Assoc. Fund)

Improving Communication in the Household: Launch of a 16-week program targeting boys and their parent/guardian with the aim to improve relationships within the family unit, improve communication skills and increase knowledge of community resources.

Port Colborne CARES (\$1,300)

STAR (Skills Through Activity and Recreation): To support STAR project staff training. Trained STAR staff will enable clients to be eligible to apply for child care subsidy. This subsidy will sustain the STAR project.

St. Catharines Resource Service for Youth (The RAFT) (\$1,500 plus \$1,500 from St. Catharines Rotary Club)

Youth Volunteer Project: Youth inspired approach to breaking down the walls between youth at risk and the communities in which they live by providing a wide variety of volunteer opportunities. This is a collaborative project for Y.A.R.N. (Youth at Risk Niagara).

The Gallery Players of Niagara (\$500 plus reconditioned computer from Business Education Council)

Office equipment and training: To assist with the cost of purchasing a refurbished computer and to provide staff software training.

Women's Resource Centre (\$1,400)

Strategic Planning & AGM Community Consultation Initiative: To support the costs associated with developing and presenting these initiatives.

YWCA of St. Catharines (\$1,100)

Child and Youth Program, Crisis Housing Facility: A program for children in the YWCA facility who require temporary crisis housing. The program provides a safe environment in which they can learn, play and develop. ♦



*Do all the good you can, by all the means you can,
in all the ways you can, in all the places you can,
at all the times you can, to all the people you can,
as long as ever you can.*

– John Wesley

Miss Alice Helene “Helen” Downey Bacon

February 19, 1915 – December 15, 1996

In 2002, we received a call from Jacob Hildebrand, Q.C., the trustee of Helene’s estate. He was interested in donating some of her estate to the Foundation. After talking with him about her interests, two funds were created: one in our Community Fund (which responds to current community needs) and one to support a bursary administered by Family and Children’s Services. We didn’t know anything about Helene, so we asked her trustee to provide some background about this very generous woman. *Thanks to Mrs. Aty Anker for this bio of Helene.*

Helene was born in Toronto in 1915. Of Irish decent, she survived her mother and half sister who both died of tuberculosis when she was only five years old. Helene’s father, an army major in the First World War, never returned home from the war leaving Helene orphaned.

She became a ward of the Catholic Children’s Aid Society and was sent to an orphanage in Chicago. When she was 12, Helene returned to Toronto where she was placed in a home in St. Catharines, living with Mr. and Mrs. Peter Caruso, owners of the York Hotel. Unfortunately, her father was never located after the war, which prevented Helene from being adopted by the Carusos. She remained with them until their deaths in 1960 and 1980. Nearing 20 years of age, Helene started

work with McKinnon Industries, now known as General Motors of Canada. She worked for G.M. until she was 62. It was during the early years at G.M. that Helene met Jack and Aty Anker who with their daughters Karen and Linda became her family until her death in 1996. She remained single throughout her life, devoting her time to the Catholic Church Women’s League, the Martindale Friendship Club and The Warehouse of Hope Charity for Third World Countries.

Her small frame of 4’9” was no match for her spunky personality. Helene was a social butterfly, living life to the absolute fullest. After her 80th birthday, she went to the Casino, hiked four miles into the bush in Cobalt and rode on the back of a Harley Davidson yelling, “Can’t we go any faster”.

Our community will benefit from Helene’s legacy forever, both through the bursaries that will be awarded annually to young people in care of Family and Children’s Services and through the Foundation’s community grants program. ♦

Kudos to Helene and the foresight of her trustee.

For further information on the Foundation, please call Liz Palmieri, Executive Director at 905-684-8688 or visit our website at www.niagaracommunityfoundation.org

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Funds Opened to Date

Since November 2000, 27 named funds were created at the Foundation. Our staff and volunteers met with each donor to determine the type of fund most appropriate to his or her philanthropic intent. Thanks to our donors for creating these permanent legacies, which to date total over \$1.5 million.

Community Fund

A donation to this fund gives the Foundation the greatest flexibility. The earnings on this fund enable our board of directors to respond to current community needs through the provision of grants to charities throughout Niagara. Donors can establish a named fund within our Community Fund with a \$5,000 gift. Donors interested in supporting future community needs are able to make a contribution of any size to the Community Fund.

- Alice Helene Downie Bacon Fund
- Branscombe Families Fund
- Crawford, Smith and Swallow Fund
- Jan and John Potts Fund
- Niagara Credit Union Fund
- Waters & Meredith Fund

Donor Designated Fund

This type of fund gives donors the opportunity to specify, at the time the fund is established, which particular charities they would like to support in perpetuity. If unexpectedly an organization ceases to exist, we can redirect the funds to a similar cause. The minimum donation to open a designated fund is \$10,000 per beneficiary.

- Alice Helene Downie Bacon Education Fund
- Anita Skinner Fund
- Church of the Transfiguration Education Fund
- Joan E. Marlow Memorial Fund
- Luigi and Amalia Setacci Fund
- Mayholme Foundation Fund
- Morabito Family Fund

Donor Advised Fund

This fund enables donors to have ongoing participation in the selection of charities that will benefit from their gift. Donors may choose this type of fund instead of creating a family trust or private Foundation. The minimum donation to open a donor advised fund is \$25,000.

- Casino Niagara Cares Fund
- Donald and Barbara Fraser Family Fund
- Morgan Funeral Home Community Fund
- Niagara Engineering Week Scholarship Fund
- Niagara Road Supervisors Fund
- Sullivan Mahoney Endowment Fund

Field of Interest Funds

These funds work much like our Community Fund, except that donors identify an area of interest that they would like to target with their support. The minimum donation to open a field of interest fund is \$25,000. However, once established, other donors with similar interests are able to make a contribution of any size to these funds.

- Environmental Legacy Fund
- Ontario Endowment for Children and Youth in Recreation Fund
- Sunday in the Parks Fund

Charitable Endowment Funds

These funds are created and administered by the Foundation on behalf of registered charities. This allows the organization freedom from investment responsibility and gives donors the confidence of knowing that a permanent Foundation is in place to professionally administer the charity's endowment. Once established, the charity can encourage its donors to contribute to its endowment fund. A donation of \$10,000 opens this fund.

- Niagara on the Lake Library – Michael Dietsch Family Fund
- Niagara Survivor Services Fund

Local Community Funds or Affiliates

These funds support the work of charities operating within a particular Niagara municipality and operate much like our Community Fund identified above. The minimum donation to open this type of fund is \$25,000 and once opened, named funds can be created with gifts of \$5,000.

- St. Catharines Community Fund
 - Durward Jones Barkwell & Company LLP Fund
 - Whyte Family Endowment Fund
- Welland Community Fund
 - Anonymous Donor Fund

*Do what you can, for who you can,
with what you can and where you are.*

– Unknown

FOUNDATION JOINS GREY GABLES SCHOOL FOR CUVEÉ 2004

We are very pleased to announce that both the Niagara Community Foundation and Grey Gables School will present Cuveé 2004 on Friday, March 5 at White Oaks Resort Hotel in Niagara-on-the-Lake.

In subsequent years, the Niagara Community Foundation will present the event.

Grey Gables School has facilitated Cuveé from its beginning in 1989. In making the announcement, Kathleen Miller, Head of Grey Gables, commented that the school “is very pleased to transfer Canada’s premiere wine tasting event to such a philanthropic organization as the Niagara Community Foundation”. Grey Gables will be focusing its attention on the creation of its new “environmental school” and its “Greening of Education” vision.

Partnering with Ontario’s wine industry to create a celebratory and educational evening that has become the “Oscar Night” for the industry was a rewarding experience for Grey Gables. The wine industry, the guest chefs and the many Cuveé sponsors are to be congratulated for their support to this event over the past 14 years. Tickets for the event are \$175 each (a portion of which is eligible for a charitable donation receipt). Join us as we make our first Cuveé a resounding success. Call 905-685-4577 for tickets.

Roving Environmental Forum



This spring the Foundation received funding from the J. W. McConnell Family Foundation to deliver programs and services that will assist us as an environmental grant maker. We held

a series of meetings with many of Niagara’s environment groups and asked for their guidance in this area. Feedback was received about their need to learn about the activities and restoration projects undertaken across the region. There was also interest by both volunteers and staff in acquiring skills to help them to better manage their organizations.

The Roving Environmental Forum was developed as a result

of these meetings. On Nov. 19th sixteen people parked their cars at The Pen Centre, got on a bus and over the course of the next six hours visited two environmental

restoration sites hosted by the Niagara Restoration Council and the Friends of Fort Erie’s Creeks. Debbie Anderson, an expert in the field of volunteer management, presented on-route learning. The weather almost co-operated as the participants continued their training during a working, albeit cool, picnic lunch in the pavilion at Queenston Heights. This novel form of community convening and skills development will continue to be offered in the spring and fall during 2004 and 2005 where we will be partnering with the Centre for Community Leadership at Niagara College in the administration of the training. It is through initiatives such as this that the Foundation will help to build a stronger network of environmental organizations. ♦

ENDOWMENT: Leaving a Lasting Legacy

A gift that keeps on giving – that’s what you will achieve by creating an endowment. With this gift, the donation is invested and only the income, or a portion of the total investment return, is used to fund ongoing projects or specific initiatives.

For example, your endowment may support a particular program or charity, or provide bursaries or scholarships. When you consider establishing an endowment, it is important to talk with the recipient organization to make sure that it is able to manage and administer the income to achieve your charitable objectives. Opening an endowment at the Foundation is an attractive alternative to

support those organizations that do not have the capacity to administer this type of gift. While wealthy people establish large endowments, small endowments can also have significant impact. Over the past 14 years, \$17,000 in interest has purchased necessities for children in South Niagara. The Teachers Benevolent Fund, which is administered by the United Way of South Niagara, was founded in 1988 through a bequest from the estate of Helen Ector, a schoolteacher. This fund enables needy students in South Niagara to receive clothing and other necessities, such as eyeglasses and hearing aids.

If you contribute to an endowment fund during your lifetime, you will receive some tax relief. Each year you can claim a non-refundable tax credit for any donations up to 75% of your income. If your donations exceed the 75% limit, you can claim the excess over the next five years. If you give to an endowment through your will, your estate can claim a credit for up to 100% of your net income in the year of your death and any excess can be carried back one year.

Consult your financial advisor and the organization you are planning to favour with your philanthropy before you make an endowment. An endowment fund can help you leave a lasting legacy of what was important to you while you were alive. ♦

*Thanks to our Board and Advisors
for their ongoing support!*

BOARD OF DIRECTORS

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BMO Financial Group and Canada's Community Foundations Join Forces to Bolster Community Giving

Supporting Your Community is the first collaboration between a major Canadian financial institution and Community Foundations of Canada's network of community foundations. This unique and distinctly Canadian program capitalizes on BMO's force of more than 2,200 investment professionals and over 130 community foundations across the country, to create more opportunities for donors to make charitable contributions that have a lasting, local impact. With a minimum donation of \$25,000, Canadian donors can create their own charitable fund at their local community foundation through the *Supporting Your Community* program.

Supporting Your Community helps donors formalize their giving and provides them with the charitable and financial advice to help maximize the impact of their donation in the community. The program will also help donors choose which local issues or charitable organizations they want to support and co-ordinate all grant-making activities. Further information on this initiative is available through the Foundation office or the local branches of BMO, Nesbitt Burns or Harris Private Banking. ♦

This newsletter is also available on our website at www.niagaracommunityfoundation.org (click on the Features and Publications button). It can be sent to you electronically instead of through Canada Post. Please let us know if you would rather have it sent as a pdf file to your email address.

Thanks to the following for their sponsorship of our newsletter

BMO  Nesbitt Burns • BMO  Bank of Montreal

What the Power of Giving Means to Me

We recently came across a great calendar which included thoughts about the power of giving written by fourth grade students of BF Day Elementary School. Here's a selection:

"Giving means taking one of your things and asking somebody else to use it." – Nathan

"Giving means to give people stuff like food or something else." – Truong

"Giving means sharing what you have with other people who need it." – Fardowsa

"Giving means encouragement to everyone." – Ellie

"Giving means giving a special person love, care and help." – Lyle

"Giving means to share something very special with someone that is special to you." – Mandy

"Giving means generosity, caring and love." – Olivia

"Giving means to help and respect people who need others." – Bronte

"Giving means letting someone have something without payback." – Tara

"Giving means giving your stuff to somebody else and telling them to take it." – Cliff
