

Anyone Can Build A Legacy!



GCF Mission

To enhance the quality of life and vitality in Guelph and surrounding communities by supporting and promoting endowments and donor service, grant making and community leadership.

GCF Vision

To leave our community greater, better and more beautiful than it was given to us through the philanthropic leadership of those in our area.

We're On The Web!
www.guelphcf.ca

THE GUELPH COMMUNITY FOUNDATION

If you would like to learn more, we would be pleased to share the impact of our presence and the level of granting that we have provided in such a short time.

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What is a Community Foundation?

A community foundation is a collection of charitable funds established by people from all walks of life who have one thing in common - the desire to make a difference in their community, forever.

Donations to endowment funds are pooled together and invested. The income from these investments is then used to make grants to support local registered charities, while the capital remains untouched.

We are often asked how to make a gift to GCF. The Foundation accepts everything from loonies to legacies. Simple donations to existing funds can be any size.

- Cash or Cheque
- Securities [stocks, bonds, mutual funds, stock option shares]
- Life Insurance
- Bequest
- Real Estate & Residual Interest

Here are the steps:

1. Gifts we can accept: →

2. Connect with a fund:

You can establish your own fund or support one of the GCF Funds currently held:

Type of Fund	What It Is	Sample Funds Currently Held
Unrestricted Fund	A donation to this fund gives the Foundation the greatest flexibility to be able to respond to the current and ever changing community needs.	~ Community Fund ~ Meridian Credit Union Fund ~ Co-operators Fund ~ Environmental Legacy Fund
Field of Interest Fund	Donors identify an area of interest they would like to target their support.	~ Children & Youth Fund
Designated Fund	Gives donors the opportunity to specify which charities they would like to support in perpetuity.	~ Anne Hohenadel Fund ~ Kiera Schneider Memorial Fund ~ Wynne Christie Townsend Fund
Donor Advised Fund	Enables donors to have ongoing participation in the selection of charities that will benefit their gift.	~ Musagetes Fund ~ Norman Earl Webb Fund
Scholarship Fund	Donors can support the continuing education or training of deserving students, or help with the financial challenges of post secondary education.	~ Angelo & Rina Longo Fund ~ GCORI Graduate Scholarship Fund ~ University of Guelph UG2CF Fund ~ Laurie Nicholl Education Fund
Charitable Endowment Fund	Allows registered charities to set up a fund without the responsibility of investment management. Once established, the charity can encourage their donors to contribute to their endowment fund.	~ Children's Foundation of Guelph & Wellington ~ River Run Centre Endowment Fund ~ Hospice Wellington Fund ~ Guelph Museums Fund
Managed Fund [non endowed]	Donations are collected on behalf of the fund and disbursed as needed.	~ Bishop's Education Fund/WCDSB ~ Guelph Girls Fastpitch Championship Fund

3. Donation is carefully invested & managed.

4. Charities may apply for funding.

Applications are evaluated by our Grants Committee to match the philanthropic wishes of the donor to make a visible and lasting difference in our community.

5. Grant making

Grants are dispersed to a wide range of registered charities within Guelph and Wellington County in the following categories:

ARTS & CULTURE	EDUCATION	YOUTH & SENIORS
ENVIRONMENT	HEALTH	SOCIAL SERVICES

Each organization that receives a grant is required to complete an evaluation to monitor the success of the program. Our follow-up procedure allows us to assess the outcomes of our grants. ☺

Community Matters



Anyone Can Build A Legacy!

Mark Your Calendar

✓ **December 31, 2005**

To receive your 2005 charitable tax receipt, please ensure we receive your donation no later than December 31, 2005.

Issue #11

November 2005

\$34,500 granted to arts & culture organizations

On November 7, 2005 The Guelph Community Foundation was pleased to announced the grant recipients from the donor-advised Musagetes Fund and The Guelph Community Foundation's Community Fund. Eleven community organizations received a total of **\$34,500** in support of visual and performing arts.

1. Guelph Contemporary Dance Festival ~ \$2,000
2. Guelph Collegiate Vocational Institute ~ \$2,500
3. John McCrae Public School ~ \$700
4. ED Video Media Art Centre ~ \$4,000
5. Guelph International Film Festival ~ \$2,000
6. Guelph Creative Arts Association ~ \$500
7. Guelph Community Health Centre ~ \$3,000
8. Guelph Jazz Festival ~ \$4,800
9. Edward Johnson Music Foundation ~ \$2,500
10. Guelph Arts Council ~ \$7,500
11. Guelph Symphony Orchestra ~ \$5,000



Photo above compliments of the Guelph Contemporary Dance Festival

**Passionate about his community
... the legacy of Norman Earl Webb**

In spring of 2005, The Guelph Community Foundation received over \$900,000, our **largest** gift to-date, from the late **Norman Earl Webb**. Mr. Webb worked with his lawyer to create the type of fund he wanted to set up with the Foundation. This bequest will support the community where Mr. Webb grew up and raised his family, as well as where he ran his successful business, ABCO Box Company. Mr. Webb's estate can claim 100% of this gift to his 2005 and 2004 net income.

The **Normal Earl Webb Fund** has two components, one is a **Donor Advised Fund** which is a simple, powerful and highly personalized approach to giving, and the other is an **Unrestricted Fund**, that is part of our Community Fund where funds are pooled together. Anyone can donate any amount to the Community Fund. In both cases, the gift is endowed, carefully invested and can grow over time. Each year, the interest income is granted out to organizations in Guelph and Wellington County.

In the **Donor Advised Fund** we will be working with the late Mr. Webb's granddaughter, where she can recommend uses for the fund to support the agencies and programs that her grandfather was most passionate about. The **Unrestricted Fund** is a little different, as it will give the Foundation the greatest flexibility to respond to current and ever changing community needs. In both cases, the recommendations are presented to the Foundation's Board of Directors for approval and the Foundation handles all of the administrative details such as receipting, tax reporting, and granting to the selected charities. This gift will benefit the community forever. ☺

In this issue:

1. The Guelph Community Foundation receives largest donation to-date.
2. New funds established in 2005.
3. Donor Profile - McNeil Consumer Healthcare Fund.
4. What is a Community Foundation?

Support your community and get tax sheltered income

The fall is a great time of year to meet with your tax advisor to consider last minute tax planning ideas. Topics to discuss include RRSP contributions, calculation of capital gains or losses from stocks or other properties, consideration of selling securities that are in a loss position and opportunities for income splitting.

Your discussion should also include the ability to reduce taxes with a well-timed charitable gift. Here are a few considerations to help with your year-end charitable giving.

- The personal tax savings from the first \$200 of donations in a year is about \$45;
- The personal tax savings from annual donations in excess of \$200 (assuming the top marginal rate of tax) is 46.4%. Therefore, a gift of \$1,000 will save about \$460 in tax, reducing the after-tax cost to \$540;
- To make a donation you can write a cheque or you can give assets, such as stocks, bonds, mutual funds, artwork, real estate or even an insurance policy;
- If you donate an asset that has an unrealized gain [meaning the asset is worth more now than when you acquired it] you will need to report a capital gain for tax purposes. However, the tax credit for the market value of the donation should cover any capital gains tax and still give you additional savings;
- If you donate publicly-traded securities, the capital gains tax is even lower, at half the regular capital gains tax;
- A gift must be made by December 31 in order to save tax for 2005. If you intend to give assets [other than cash], you should begin making the plans as soon as possible;
- If you want to learn more about your favourite registered charity, you can visit the Canada Revenue Agency website www.cra-arc.gc.ca/tax/charitites where you can view the charitable return;
- You can learn more about The Guelph Community Foundation at www.guelphcf.ca

Thanks to the Victoria Foundation and Chuck Burkett for permission to reproduce this article and to Greg de Prinse, CA with Wormald Masse Keen Lopinski for the Ontario tax edits.

What do new funds mean to the community?

In the past 10 months, several new funds have been established at The Guelph Community Foundation. Each fund is unique and reflects the philanthropic wishes of the donor. Whether it be arts and culture, education, youth and seniors, health, social services or the environment, each year the Foundation will continue to invest in programs that help remove barriers and create opportunity in our community.

New funds for 2005:

Cremasco Financial Fund

-Donor directed fund to support children's charities.

Cutten Club Fund

-Donor directed to support students in the area of Turfgrass or Golf Course Management and/or charitable organizations.

Dr. Harry Downie Memorial Fund

-Donor directed student award to selected OVC student.

Environmental Legacy Fund

-Unrestricted fund dedicated to our environment.

GCORI Graduate Scholarship Fund

-Scholarship fund awarded to PhD student selected by GCORI.

Janet Borg Memorial Foundation Fund

-Donor directed to support cancer/children's charitable organizations.

KidsAbility Fund

-Endowed restricted fund, to support the KidsAbility organization.

Mary K. Richards Fund

-Designated life insurance policy, to support 'Outreach Programs' at the Guelph Youth Music Centre.

McNeil Consumer Health Care Fund

-Donor directed, to support healthcare prevention, seniors, and improve the quality of life for residents of Guelph Wellington.

Norman Earl Webb Fund [two funds]

-Donor directed and unrestricted to support our community.

Prime Restaurants (Casey's) Kids for Sports Fund

-Donor directed, to support sports and recreation opportunities for children who are at risk, terminally ill or vulnerable due to life circumstances.

Ray Scapinello Foundation

-Donor directed to support youth in our community.

Terry Doyle Scholarship Fund

- Designated to recognize & encourage students pursuing post secondary study in the performing arts.

Wynne Townsend Christie Fund

-Designated for programs and activities at Hospice Wellington.

Thank you to our donors for creating these permanent legacies.

Discretionary wealth held by Canadians is expected to double from 1.7 trillion in 2003 to almost \$3.4 trillion by the year 2012

What is the Evergreen Action Nutrition program?



Alex Francis & Bob Davis [above] are preparing a recipe of Stuffed Peppers during Evergreen Action Nutrition's Men's Cooking Workshop



Evergreen Action Nutrition is a nutrition education program that the **McNeil Consumer Healthcare Fund** is excited to grant funds to this year.

"About half of older adults [aged 55+] continue to be 'at risk' nutritionally. Along with early detection and treatment of disease, adopting healthier diets and more active lifestyles can help to delay the progression of disease and decline in physical health", stated Pat Vanderkooy, Registered Dietitian of the program.

The program offers a variety of services for seniors:

- ✓ Food and nutrition workshops on a variety of topics, geared to the needs of an older adult population;
- ✓ A men's cooking group meets monthly for hands-on cooking experience in a social environment, to increase confidence with food preparation and

more about planning healthy meals;

- ✓ One-on-one nutrition counselling with a Registered Dietitian to address health concerns, physical conditions/diseases and recommended changes in food intake for a healthier diet;
- ✓ 'Garden Fresh Box'-a monthly depot where fresh fruit and vegetables can be purchased for a lower price. As a part of a community wide initiative, this program addresses the issue of low fruit and vegetable consumption by many seniors;
- ✓ A Diabetes Support Group meets twice per month to share information, recipes and gain new skills on living with diabetes;
- ✓ And valuable resource information.

"It helps learning how to cook healthy recipes, now that I'm alone . . . plus I like having lunch with the other men . My appointment with the Dietitian helped me manage my diet better too", stated a EAN participant. ☺

A snapshot of our 2005 grants to-date

In addition to the \$34,500 in Arts & Culture Grants [page 1], other grants made since the spring/summer of 2005 are as follows:

Charlie Whittaker Fund

~ \$4,900 to the West End Recreation Centre's swimming pool wheelchair lift

Guelph Mercury Kids-to-Camp Fund

~ \$11,255 to 10 Guelph/Wellington Camps

McNeil Consumer Healthcare Fund

~ \$2,900 to the Guelph Seniors Association for the Evergreen Action Nutrition Program

Valcom Employee Guelph Health Centres Benefit Fund

~ \$2,000 to the Foundation of the Guelph General Hospital
~ \$2,000 to the St. Joseph's Health Care Foundation

Scholarship Awards

Angelo & Rina Longo Fund

~ \$200 to Corey Dugay of Our Lady of Lourdes Catholic H.S.

Bruce Graham Memorial Scholarship

~ \$1,000 to Ashley Welsh attending the University of Guelph

Laurie Nicholl Education Fund

~ \$2,952 to 9 area students attending post secondary institutions in Canada

Community granting is all made possible through our generous donors and fund holders. **Total 2005 grants to-date: \$71,807.00.**

For a more comprehensive list of all of our 2005 grants recipients, please visit www.guelphcf.ca

Our Environmental Legacy Fund

The Guelph Community Foundation is proud to announce the launch of the Environmental Legacy Fund.

We all have a significant responsibility to preserve, conserve and enhance the natural resources of our Earth.

Beyond plans on paper and volunteers in action, projects to restore and protect the environment need funds to realize their full potential. One simple gift from one individual, group or business to The Guelph Community Foundation Environmental Legacy Fund will have a lasting impact. ☺



Photo courtesy of the City of Guelph's Community Services Group & photographer Corinne Rooney