

A time to give

Even for affluent people, times are relatively lean. For the most needy, and the charities that support them, the recession is posing particular challenges.

Lean times have put a pinch on philanthropic giving just when the need for charitable services is rising. That paradox has put charities in a challenging situation, with many seeking innovative ways to engage donor support vital to the business of benevolence.

Andrea McManus, president of The Development Group in Calgary and chair-elect of the Association of Fundraising Professionals (AFP) International, says, "Continued support of the work of organizations helping people in need is more important than ever."

While many donors are finding they may not be able to give at the levels they have historically, they can still contribute, encourages Ms. McManus. That may mean stretching out contributions, refocusing giving or finding other ways to give that are more long-term, such as endowments or by bequest.

"Securities are coming back up, making donation of assets more attractive from a tax savings perspective. Creative ways of giving, such as life insurance or annuities, have the potential to provide

income, but also provide income to the charity," she says.

Marnie Spears, president and CEO of KCI (Ketchum Canada Inc.), a consultancy that helps charities succeed, says, "We've now been through a few recessions, albeit never one with such a dramatic impact and influence."

"In tough times, organizations that have the maturity to recognize we're in the relationship business, not the transaction business, are the ones that are going to fare well. Donors are still very receptive to discussions; they certainly want to have continued communications."

She encourages donors to be forthright and honest about their situation relative to their ability to give, and organizations to be mindfully respectful in all their communications.

"Giving is optional. If the relationship is mutually valued, donors will continue a dialogue in order to understand what the organization needs and is looking for. They may not be able to start their pledge this year, but they may plan now for a



larger gift two or three years down the road," says Ms. Spears. "It's important for organizations to be flexible with their campaigns and to look to the long term."

In the current economic situation, says Ms. McManus, it is more important than ever for donors to look for alignment between the charity's mission and their personal values. "You want to look for organizations that are well run, accountable to donors, and that appreciate that your gift is an investment in change or making the world a

better place."

That kind of alignment recently resulted in a \$10-million bequest to Humber River Regional Hospital. "The decision to make the gift was made by the gentleman and his wife as he laid dying from cancer; seeing that example of someone so thoughtful, so thankful for the care received, has inspired other people to give," says Debra Bond-Gorr, president and CEO.

The philanthropic sector has always been in the business of hope, says Ms. Bond-Gorr.

"One message resonating right now is our focus on the hope we're bringing to the community, as opposed to the issues surrounding the recession," she says, noting Humber River Regional Hospital is a large, multi-sited regional health care facility in one of the most challenging neighbourhoods in Toronto.

"That's a big challenge to fundraising because we need broad-based support. But by focusing on what we're doing and what we plan to do for tomorrow – which is to build the first hospital in Toronto in 35 years – we've seen our support growing during these tough times."

Unfortunately, for the majority of the 80,000 charities in Canada, that is not true. "With some fantastic exceptions, most charities have been impacted by the economic slowdown as you would expect," says Ken Mayhew, chief development officer of the Multiple Sclerosis Society of Canada and a member of the AFP Canada Council.

The organizations that continue to execute successfully are those that have created reasonable and realistic goals and expectations, he

says. "It's essential to acknowledge the external reality. The idea of 20 per cent year-over-year growth is not necessarily an appropriate target right now."

He says most people who work in this sector want to give back, and when targets are missed, everyone feels that. "It's very important that we acknowledge to our volunteers and staff how proud of them we are for remaining focused, on message, executing flawlessly and for being more creative than they've ever been before," says Mr. Mayhew.

Despite the realities that potential donors are facing, people continue to support their communities. "Successful organizations are conveying the work being accomplished, and the lives being changed, in a compelling way, using a message of hope and inspiration rather than one of negativity or guilt. And we're celebrating contributions more than ever," he says.

Top organizations are creating a direct link between the individual and the gift, he says. "They are able to say, very effectively: 'Look what you're making possible.'" ■

Homelessness

National strategy needed to help Canada's most impoverished

When you walk down the street and pass a homeless person, there are really two realities happening simultaneously. Yours, and that of the homeless person, living a life often misunderstood by more fortunate Canadians.

According to a recent survey by the Salvation Army, entitled "Poverty shouldn't be a life sentence," Statistics Canada numbers show that one in 10 – or almost 3.5 million Canadi-

ans – live in poverty.

Canadian charities are doing their best to address the plight of Canada's homeless.

It wasn't long ago that former homeless woman Jean Bramble was living on the street in Vancouver's Downtown Eastside, frightened after being beaten up, with nowhere safe to go.

"Some of the factors that led me there were self-induced; I was addicted to pot and to drinking, and had left a bad

relationship to move to Vancouver. I was trying to detox and ended up not being able to cope," says Ms. Bramble, who ended up homeless after a dispute with her family. Fortunately, in 2001, she found food and refuge at Vancouver-based Union Gospel Mission (UGM).

Charities like UGM, where Ms. Bramble now volunteers and has part-time employment as a receptionist, provide services for hundreds of thousands of Canada's homeless and hun-

gry every year.

For its part, the Salvation Army provides one quarter of Canada's shelter beds and serves 1.5 million people every year, according to Andrew Burditt, national public relations director for the Salvation Army. It offers integrated facilities that provide everything from meals to life skills and job training, as well as transitional housing.

UGM president Bill Mollard says his group provides a

"continuum" of care. "We have meal programs, drop-in centres where people can come for a hot coffee and a muffin, between 12,000 and 13,000 safe nights' sleeps in our emergency shelter every year, and a mobile van that goes out late at night, under the bridges and into the parks, and finds the people who have given up on society."

But Mr. Mollard calls those services UGM's gateway services. "Those are just the entry points, the tip of the iceberg. We're about lasting, long-term solutions for homelessness and the causes of homelessness."

UGM refers people to other services, offers an alcohol and drug rehabilitation program, and provides education programs such as Grade 12 equivalency, ESL, computer training, resume building and employment readiness.

"Once people have finished their drug and alcohol recovery, we provide them with long-term housing," says Mr. Mollard, whose organization is building a new 72,000-

square-foot facility that will enable many of UGM's programs to double or triple in size.

Bradley Harris, a social services consultant with the Salvation Army, and author of the recent study, says, despite efforts of Canada's charities, Canada could do better.

Mr. Harris, who used to run a shelter in the Region of Peel, says a lack of appropriate and affordable housing is compounded by factors that include poor income levels, an absence of social support, addiction issues and other health concerns.

Mr. Burditt says a national strategy is needed to deal with Canada's homelessness issues, similar to a provincial strategy currently being implemented in Alberta.

"The government ministries support charitable programs quite a bit, but at the same time, the development of a national strategy that brings us all together and facilitates resource-sharing would better address the issues," he says. ■

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According to a recent survey by the Salvation Army, one in 10 Canadians live in poverty. Backed by its donors the Sally Ann serves some 1.5 million needy individuals, providing everything from transitional housing to job training. PHOTO: SALVATION ARMY



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YORK TO THE POWER OF 50

A time to give

Women's health

Efforts helping address breast cancer on multiple fronts

In working toward a future without breast cancer, every step – and every gift of support – is essential, say health experts and the charities that support their work.

“We need to understand the development of the disease at a very basic level in order to learn how to prevent (it); to detect the disease as early as possible; how to treat it effectively ... and how best to support those living with a diagnosis of breast cancer,” says Lois Harrison, director, Health Promotion, Canadian Breast Cancer Foundation, Prairies/NWT.

Treatment has made great strides, and in combination with the advent of screening programs across Canada, outcomes have improved. But there is still much to do, says Ms. Harrison, as not everyone responds the same to a proven therapy. “Of two women with the same type and stage of cancer administered the same therapy, for example, one woman will have no adverse reaction and continue with the therapy with a positive outcome while the other develops a resistance to the therapy and cannot continue.”

Understanding why this happens, and modifying or finding new therapies, will generate significant benefits to those diagnosed with breast cancer, she says. “Charitable giving makes it possible to continue to learn, to improve and ultimately to save lives.”

For women who have mastectomies, or even some types of lumpectomies, reconstruction offers an improved quality of life. “It restores their vision of how their body should look and allows them to be more comfortable every day, without having to wear an external breast prosthesis,” says Dr. Mitchell Brown, a plastic surgeon at Women’s College Hospital.

Most North American studies indicate that only between 10 per cent and 15 per cent of mastectomy patients have breast reconstruction, perhaps because of a lack of awareness of the latest options, he says.

“There have been some tremendous new technological developments with better outcomes and fewer complications. A new product called Alloderm provides us with an internal tool to help shape and define breasts in a much simpler way, for example; one of the greatest benefits is that for some women, only one operation is required instead of two,” says Dr. Brown.

For women at very high risk of breast cancer due to genetic factors, the possibility of successful breast reconstruction can be a considera-



Charitable giving to organizations such as the Canadian Breast Cancer Foundation and Women’s College Hospital in Toronto is essential to advancing breast cancer research, treatments, and care for women afflicted with this devastating disease. PHOTO: ISTOCKPHOTO.COM

tion when making the decision to have their breasts preventatively removed. “We’re trying to do as much as we can to improve those results. For young women faced with a diagnosis of high risk genetic disease, to be able to give them an outstanding aesthetic outcome with minimal scars is

a wonderful thing,” says Dr. Brown.

Continued support for research is critical. “With one in nine women being diagnosed with breast cancer, anything that we can do to make it easier to undergo treatment, and to improve mental well-being and quality of life, is

critical. It would be criminal for us not to do everything we can to provide the best outcomes possible,” he says.

Ms. Harrison says, “Charitable giving has provided us the opportunity to invest in breast cancer research in all of these areas, with investments across the country.” ■

Places to give

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The Breast Cancer Society of Canada has funded Canadian breast cancer research since 1991. With strong support through annual events and charitable giving, it is able to fund a variety of translational research projects, which incorporate laboratories discoveries in practical applications.

“We’ve funded millions of dollars in Canadian research,” says Marsha Davidson, executive director. “Through the power of individuals like you, we can create a giving plan to help us achieve our common goal – the cure.”

Please visit BCSC.ca.

At the Toronto Symphony Orchestra, concerts are full and reviews positive. “The TSO is grateful for financial support from families, foundations and corporations who value the role that live symphonic music plays in the community,” says Ana P. Lopes, board chair.

Thanks to loyal patrons who increased their gifts, and buoyed by a greater number of donors, the TSO raised more funds in this concert season than last – an extraordinary statement of public commitment to sustaining and nurturing musical excellence.

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A time to give

Bottom line

Financial planning strategies, tax laws support planned giving

The current state of the economy might be challenging the charitable inclinations of some Canadians, but many donors are still contributing by taxing the long-term view on supporting charities and using tax-efficient strategies.

"In this economy, there are people who are concerned about their cash flow and

meeting their current needs and are less likely to make a gift now," says Paul Marcus, president and CEO of the York University Foundation. "As a result, they want to consider other ways that they can give and meet the needs of a charity."

As a result, Mr. Marcus says planned giving – incorporating a charitable gift into

your estate planning – is a wonderful option.

He says for most charities, the main vehicles of planned giving are bequests and life insurance policies.

"When somebody leaves a bequest, it is the ultimate gift to a charity because it is saying, 'I cared about you during my lifetime, and I trust you after I pass away,'" says Mr. Marcus.

He says other types of planned giving include gifts of annuities, Charitable Remainder Trusts, RRSPs, RIFs and others.

The question is, which avenue of planned giving not only supports the charity most effectively, but also provides benefits to the donors?

According to Jeffrey Miller, a partner at Ginsberg Gluzman

Page & Levitz, LLP, Chartered Accountants in Ottawa, the most recent changes to tax laws with regard to charitable giving happened a couple of years ago when the government increased the maximum deduction up to 75 per cent of your income.

"Another change was to make the capital gains on eligible donations tax free if they were donated to charity," says Mr. Miller.

He says many people are interested in finding tax-conscious ways to leave money to a charity, while still enhancing what they leave behind for their family.

The Charitable Remainder Trust allows a person to set aside a lump sum of money, still get the income from that money during their lifetime, then the charity of their choice gets the donation upon their death.

He says the way to enhance an estate in this scenario is to buy a life insurance policy to replace the donated

money so that a person's children can still inherit the money.

"This works best for significant gifts, so it is not for everyone," says Mr. Miller.

For smaller gifts, one effective method is to simply give the gift to the charity directly now, then replace it with life insurance income to revalue the estate.

If giving while you're alive isn't an option and there is no concern about revaluing your estate, simply making the charity or foundation of choice the beneficiary of a life insurance policy is a tax-effective strategy.

"We are the beneficiary of a number of life insurance policies," says Mr. Marcus. "It is particularly appealing to a younger person because the premiums are at a more moderate rate at that point in their lives. Many people don't realize they can leave a gift of such magnitude in such a cost-effective way and get a tax receipt on their premiums." ■

World view

International development agencies issue call for help

For the world's poorest citizens, the global economic crisis has turned a bad situation even worse. To address this escalating situation, Canadian international development organizations are turning to donors for support essential to their ability to help the world's most vulnerable people, especially children and women.

Addressing humanity's most persistent and devastating problems is not something you do alone, says Canadian Cross-

roads International (CCI) executive director Karen Takacs.

"We know that Canadians are global-minded, and while we're all struggling with the economic crisis, we also know that people in developing countries are being doubly impacted. For every one per cent that the global economy declines, another 20 million people will be living in absolute poverty; women are the most vulnerable."

But Canadian organizations are making a difference, she

says, and any donation can go a long way in changing lives.

One example of successful partnership is a shea butter cooperative of 420 women in Mali. "They are all earning above minimum wage; they weren't earning anything before. Smaller investments can have remarkable results, and Canadian organizations have a long history of working in solidarity with credible groups on the ground," she says.

For donors concerned with leveraging their gifts, she says, giving to organizations funded in part by the Canadian International Development Agency (CIDA) can be particularly effective. "Every dollar a Canadian donates is matched two-to-one by CIDA," says Ms. Takacs.

"But whether people want to give of their time or make a donation – regardless of what size it is – it makes a difference. People in local communities are incredibly resourceful and creative: There's no

shortage of demonstrated, successful programs. What we're lacking is resources," she says.

"Over the last year, UNICEF monitored three dozen municipalities in Guatemala, and we're seeing very clear indicators that things are getting worse for the poorest," says Nigel Fisher, president and CEO, UNICEF Canada. "Unemployment rates are rising; as a result, we've seen increased migration of boys and girls, especially in the 12- to 14-year age group, from rural areas to provincial capitals."

These children are looking for low-paid work as street vendors, shoe-shine boys and servants. There has been an increase in commercial sexual activity among young girls in Guatemala City, he says. At home, "Families are giving up nutritious foods for cheaper carbohydrates. They're reducing the number of meals. We've seen declines in school attendance, because parent can't afford the expenses or

children have to work."

Multiply these effects around the world, he says, and the result is tens of millions of additional people pushed into the most severe poverty.

"It's looking very grim. The irony is that at a time when we really know what to do in order to save children's lives – using insecticide-treated bed nets to prevent malaria deaths, new micronutrient interventions for the poorest children, and achieving huge successes in reducing child deaths from

measles – more people are dropping into poverty because of the financial crisis."

A propensity among Canadians to be generous during times of need is offering hope.

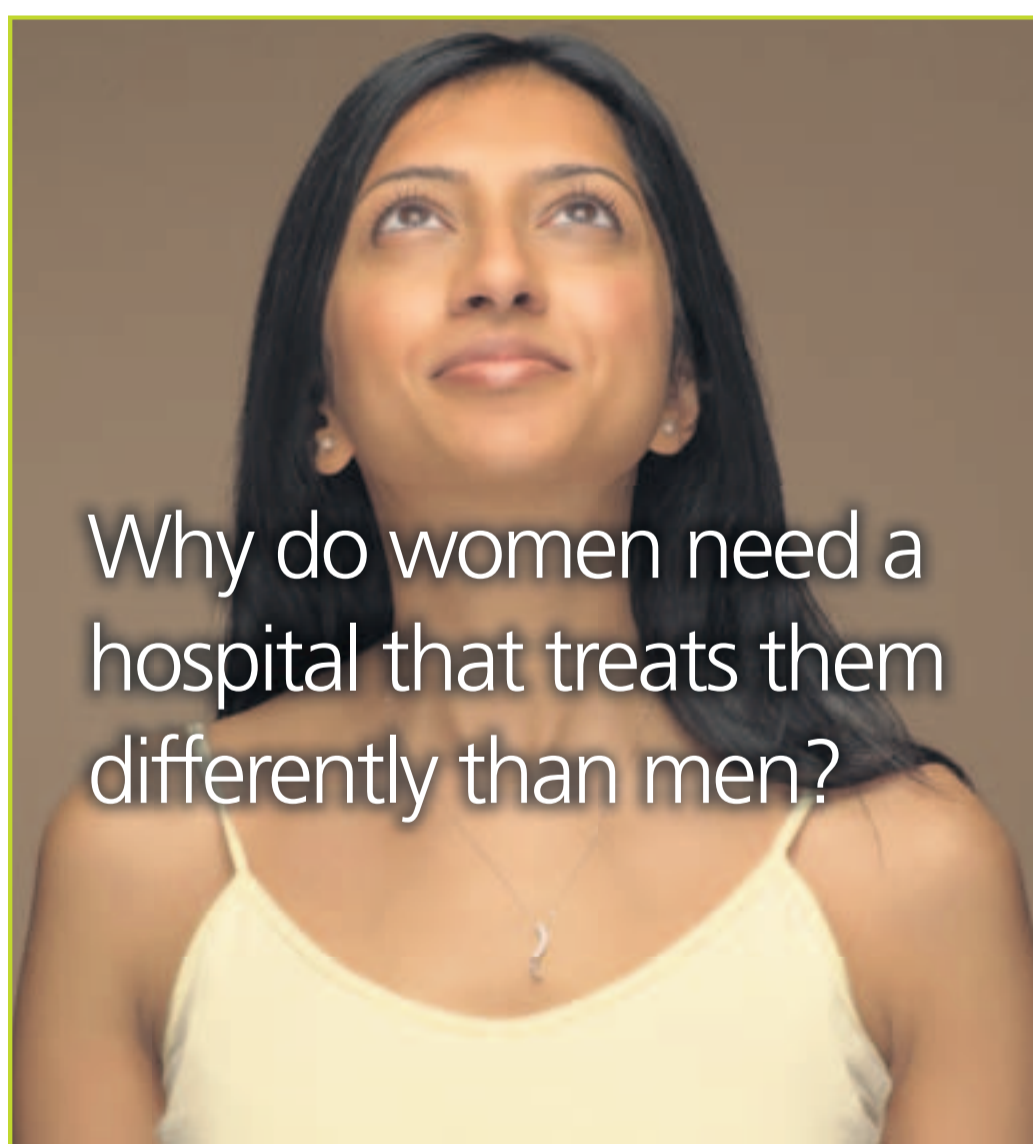
In past crises, donations have gone up, says Mr. Fisher, especially for the poorest, for health care, for food and for emergency services. "Many Canadians know that no matter how tough it is for them, there are always poorer people, and they're willing to help." ■



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