



PROMISE

past, present, and the possible ————— 2022

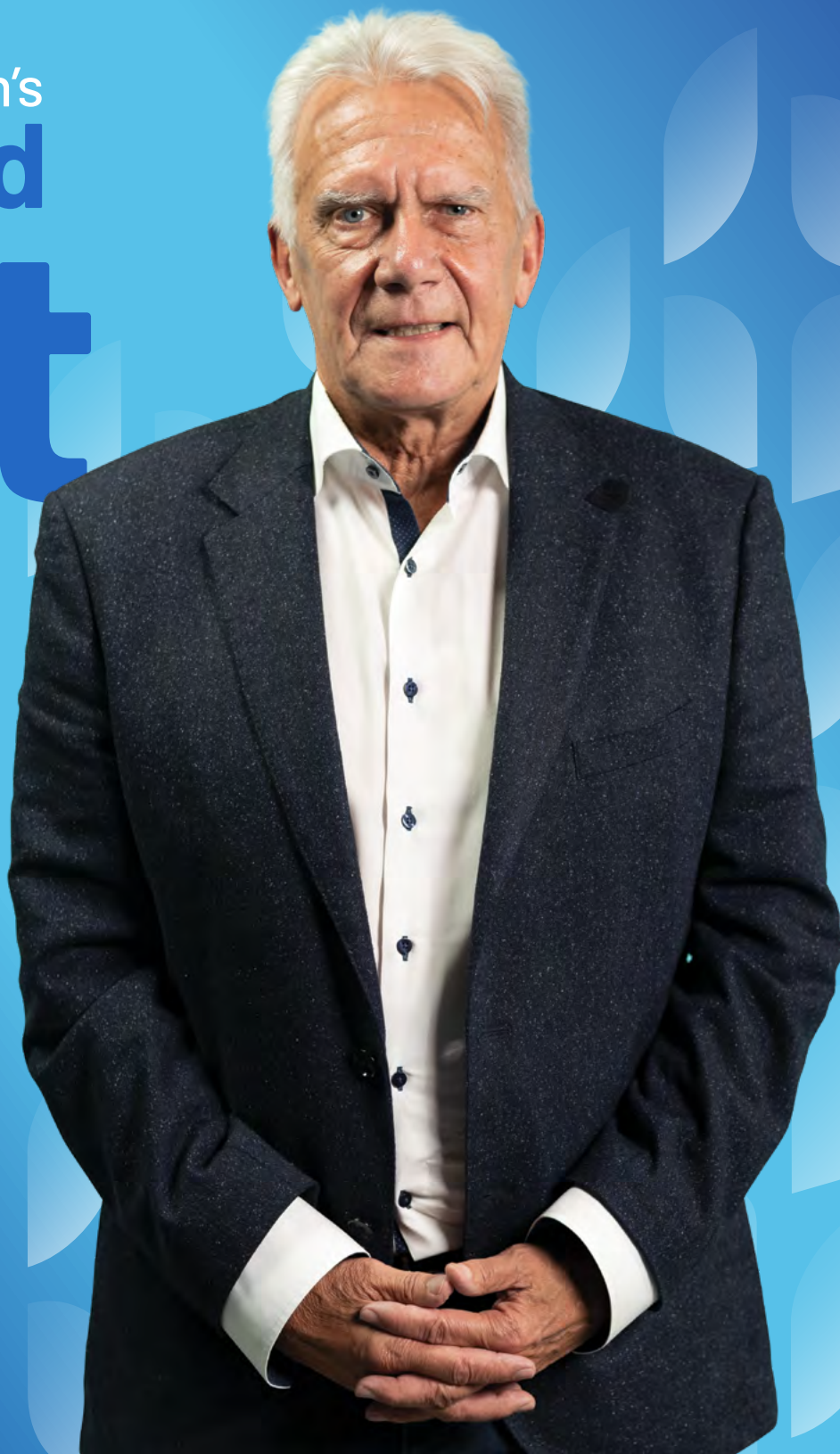
The Brownlee Family Foundation's Watershed Gift

Women in Philanthropy:
Véronique Loewen,
Betty-Ann Heggie,
Aditi, Aneri & Avni Garg

Creating Impact
With the New
Donor Advised
Spendable Fund

Steps You Can Take
Toward Reconciliation

Will Power:
Five Common Estate
Planning Myths





Your gift keeps giving. Your story never ends.

By reinvesting your gift each year, Saskatoon Community Foundation makes it easy to create a lasting legacy of personal impact in our community.



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Message from the Board Chair and CEO

Each one of us has a unique story and the capacity to create positive change. What an amazing opportunity we have ahead of us!

Our foundation is a trusted partner for investment and action for philanthropists ... changemakers ... community builders ... donors ... volunteers. Our work is to honour this trust and bring their gifts to life out in the community.

In these pages you will read the stories of folks from Saskatoon who are doing extraordinary things to make our community a vibrant and inclusive place for everyone.

In the story of the Brownlee Family Foundation, you will read about their gift to fund a multi-year marketing project to grow philanthropy within the community. This investment is a watershed moment for Saskatoon Community Foundation.

In our feature on Women in Philanthropy, you will meet Véronique Loewen, Betty-Ann Heggie, and Aditi, Aneri and Avni Garg: philanthropists who are taking a leading role in shaping our community.

Philanthropists like Professor David Edney expand horizons, or like Cherry Tree House Productions create opportunities for the next generation.

Our community of support is coming together to take steps toward reconciliation and healing. We provide information on the many changemaking reconciliation resources available to all community members.

Contact us to find out more about Saskatoon Community Foundation's new Donor Advised Spendable Fund, to discuss the ways you can make impact in our community during your lifetime and "live your legacy." ●



Photo by Little Black Dress Photography.

Danielle Favreau, CPA, CA
Board Chair



Photo by David Waldner Photography.

Carm Michalenko, BComm, MBA
Chief Executive Officer

Our Vision: A vibrant community where everyone belongs. 



Photo submitted.

Cherry Tree House Productions Creates First Donor Advised Spendable Fund

This ground-breaking new fund focuses on aspiring musical talent and is notably the first Donor Advised Spendable Fund established with Saskatoon Community Foundation.

Lowell McLaren and Denise Zentner of Cherry Tree House Productions have established a Donor Advised Spendable Fund (DASF) with Saskatoon Community Foundation. The newly created fund is the first of many DASFs to be held with the Foundation as the novel product is rolled out to donors.

The DASF responds to donor needs, offering a unique hybrid combining some of the best features of flow through funds and endowed funds. Donors can experience the impact and joy of giving in the near term, making an initial gift of \$50,000 or greater, and using their donation to create grants over three to 15 years. The fund is invested in the Foundation's pool and continues to grow during this term. Donors select the charitable work they want to support through their DASF and determine the timing of the granting schedule.

Lowell and Denise's new DASF is named for their performance and event venue, Cherry Tree House Productions. With a mission to enhance the lives of Saskatchewan musicians through education, Cherry Tree House seeks ways to help Saskatchewan musicians of any age or ability discover the joys of music and the ways it can change their lives.

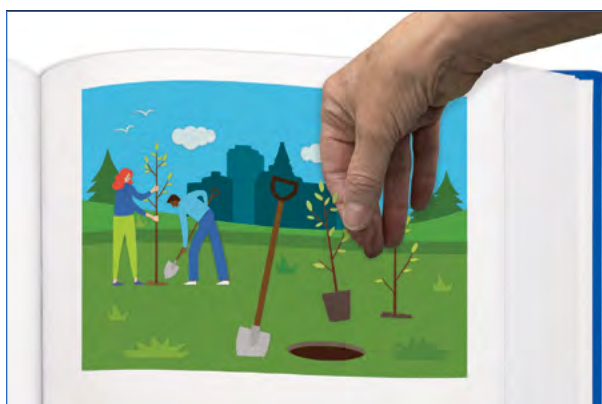
The Cherry Tree House Musical Education Fund honours the couple's many years of dedication to the musical community of Saskatchewan. As it grows, the fund will create opportunities for musicians to share their love for and knowledge of music with aspiring players.

Lowell credits his start in music in part to a \$110 scholarship he received as a young person to attend a music camp in Fort San in the Qu'Appelle Valley. 52 years later, he is "paying it forward" by establishing a fund to benefit future musicians.

Lowell's and Denise's definition of musical education ranges from providing a scholarship to a music program at the University of Saskatchewan, to enabling artists to perform and conduct workshops in a rural community, to funding a group of students attending fiddle camp in the Boreal Forest, to putting on an incredible music festival, to providing training at a recording studio.

All donations to the Cherry Tree House Musical Education Fund will be matched by Cherry Tree House Productions up to a monthly limit of \$2,000. To make a secure online donation, visit **Cherry Tree House Musical Education Fund**. ●

For more information about creating a Donor Advised Spendable Fund, contact Jen Pederson, CFRE, Philanthropic Advisor, (306) 665-1766, development@saskatooncommunityfoundation.ca



Your story's in your hands.



With our new **Donor Advised Spendable Fund**, you can see the impact of your donations **today**. You can support the causes you're passionate about, direct when and how your gift is invested in the community and **live your legacy**.

saskatooncommunityfoundation.ca/liveyourlegacy

Creating Impact With the New Donor Advised Spendable Fund

The Donor Advised Spendable Fund is an attractive new fund which empowers donors to make an impact in the community over several years, controlling disbursement while earning interest. Donors can achieve their goals for their charitable giving during their lifetime.

Is this an endowed fund?

No, with a DASF your gift is not endowed and is fully disburseable according to your instructions.

Can I decide which charities I support?

You may select a specific recipient organization(s) when creating your fund, or you may decide how to disburse grants each year.

Can I see the impact of my giving in the near term?

The time frame for the Donor Advised Spendable Fund is a minimum of three years and a maximum of 15 years, and you choose the schedule.

After you establish your fund, the total amount available for granting in the first year is 40% of the capital.

Will my DASF earn interest?

The funds not disbursed will be invested and earn as part of Saskatoon Community Foundation pooled funds.

What is the minimum amount to create a DASF?

A donor may create a Donor Advised Spendable Fund with a gift of \$50,000 or greater.



The Brownlee
Family Foundation's

Watershed Gift

*Wayne Brownlee has been a friend of Saskatoon Community Foundation for many years, serving on the board of directors and gala committee, and giving support as a donor. Now, the Saskatoon Community Foundation has accepted a **\$1 million gift** from Wayne and Ina Lou Brownlee's Family Foundation, which has made possible a large-scale marketing campaign. An unprecedented investment in the operations of a charitable foundation, this gift enables market research, rebranding, and advertising, building awareness of the work of Saskatoon Community Foundation. It promises to inspire new giving directed for a wide range of community organizations.*

How did you become involved with Saskatoon Community Foundation?

When I moved to Saskatoon, I wanted to start volunteering and getting involved in the community. It was a part of my life that had not been activated. I served as chair of 25th Street Theatre and the Fringe Festival, and I served on the boards for tourism, the airport, and the health authority. I worked with PotashCorp (now Nutrien) and served on the donation committee. They went on to be the Foundation's gala sponsor for over 10 years. (When I joined the Saskatoon Community Foundation board) I was curious and I wanted to see exactly what and how much the Foundation did. I wanted to be involved in giving back to the community, outside of my professional role.

I always had a view that Saskatoon Community Foundation was a broker of relationships, and that with the knowledge it had of over 200 charities in the city, what they did and what areas they were involved in, it was a good opportunity to make a difference. (This led to my) subsequent donation, because I saw that having people know about the Foundation could be a very beneficial thing for Saskatoon and the surrounding community. It does good work, but it could do even better work with broader resources.

Why did you decide to make this unprecedented million dollar gift?

For many charities, donors want to see their money directed specifically at generating certain outcomes for social good and they don't want to see it going to administration. They don't want to see it go into marketing. The problem with that is as a business, you can't run your business without marketing, without promoting your business and creating awareness. And the same thing is true of charities. People have to know about you and what you do. That's kind of how we got this thing going: increasing exposure and having people know that the Foundation is a vehicle they can use to make a difference in peoples' lives. To me that is a good outcome—so spend a million to make \$10 million or to make \$100 million. That really is the difference. And I hope that's where we get to with this marketing campaign.

What would you like others to understand about the joy of giving?

Being in a position to give back to the community is a gift. And it's a gift that you feel more and more, the more you do it and the more involved that you get. Ina Lou and I consider ourselves very fortunate to be in a position to do that, to try and make a difference. As we've done that, in greater amounts over time, we found it tremendously rewarding.

I would encourage business people, professionals, or retired people to give back to your community. I think we're put on earth to give back more than what we took out over the course of our lives.

Everybody has a different way to give back to the community. By reinvesting in it...they'll find it very rewarding. You know, Saskatoon's a young city, so it will mature...and I think we'll see a lot more philanthropy over time.

If you're a donor, the first thing I'm going to ask you is "What's your passion?" Why do you want to give back to the community? If you could make a difference...what is your passion and where do you want to make a difference?

You don't have to know who the charities are that can deliver that program, but you need to know what your passion is. The Saskatoon Community Foundation is not the end result, but it is a starting point. How do you know what the breadth of possibilities are for your donation?...people need a way to make a difference with their investment, and Saskatoon Community Foundation offers that vehicle. That's the benefit of the community foundation...it offers the breadth of possible outcomes and impacts that you can have. You can have some involvement in those decisions, or they can help guide you on that. I think that Saskatoon Community Foundation actually increases your chance of feeling very good about your donation. ●

Saskatoon's **VitalSigns**[®] 2021

An initiative of Saskatoon Community Foundation and Community Foundations of Canada, Vital Signs presents a snapshot of community data.

The Vital Signs report uses a values-based framework to interpret community data and illuminate aspects of Saskatoon's story. These inter-connected values are: Understanding, Connection, Wellness, Equity, Sustainability, and Recovery.

Vital Signs connects these values to the United Nations Sustainable Development Goals (SDGs), an internationally accepted framework. The initiative also connects the values to specific Truth and Reconciliation Commission Calls to Action.

Watch for the release of Saskatoon's Vital Signs report in February 2022. Contact us to receive a copy of the report, or to book community presentations at vitalsigns@saskatooncommunityfoundation.ca.



COMMUNITY
FOUNDATIONS
OF CANADA

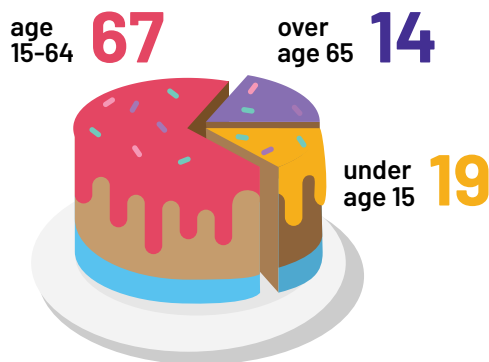
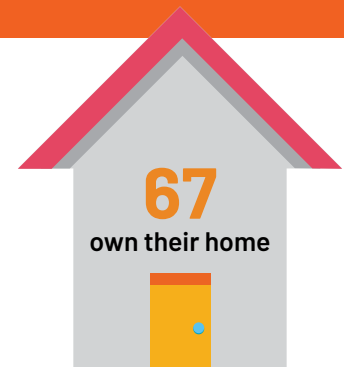


Saskatoon
Community
Foundation



If Saskatoon Was 100 People

Saskatoon's Vital Signs report includes data on housing, poverty, health, safety, wellbeing, business, employment, education, and sustainability.





Women in Philanthropy

Véronique Loewen's Heart and Mind for Community



In establishing an endowed fund with Saskatoon Community Foundation, Véronique Loewen identified fields of interest that were close to her heart. She selected programs that assist individuals on the autism spectrum and their families, charities that enable newcomers to Saskatoon to adjust to their new environment, and programs that preserve and celebrate francophone culture and French language.

As a child growing up in Martinique, Véronique Loewen watched her parents' community involvement with admiration. It was understood that the vibrancy of a community was the result of individuals' contributions.

"For me, giving back has been ingrained since I was a child. My parents were extremely community minded. My dad was involved as a basketball coach, team manager, and club president, mentoring youth, and providing them with jobs in his business whenever he could. My mom was an advocate for literacy and education."

Véronique moved to Saskatoon full-time in 1993 and became a Canadian citizen in 2000. She chose right away to contribute to the community, volunteering with as many organizations as she could. "As a new immigrant, I didn't know much about living in the prairies, but through volunteerism I found a community and learned what it means to be able to say, 'I'm from Saskatchewan.' This community welcomed me, helped me grow and prosper. I want to do that for others."

After spending 25 years working in the uranium mining industry, Véronique started her own communications and translation consultancy, Verolingo Communications, and her new fund bears the name of her business.

Through her philanthropy, Véronique says she wants to contribute to the wellbeing of people in Saskatoon. "I want to move the needle a little bit...I hope that the organizations I support can accomplish their goals of helping people... with literacy, education, health matters, newcomers' establishment, or cultural preservation...I want to be able to say that I did my part in some small way."

"It's somewhat selfish because to me there's no greater feeling than knowing I was able to help someone, whether it's a family member, a friend, an acquaintance or a total stranger. Knowing that I contributed to making someone's day a bit brighter or their life a bit easier, even for an instant, brings me joy."

Véronique points out that philanthropy is for anyone with a heart and mind for community. "Philanthropy truly starts at any level, wherever you are. If you aim to help address some of the issues and needs in our community, then you are a philanthropist. Giving time, expertise and money to solve social problems, that's philanthropy. We can all be philanthropists in our own way." ●



Do good and give back. We have one of the most favourable tax regimes in Canada to make charitable donations. Our system treats giving to charity as important as paying your taxes. We recommend Donor Advised Funds to align family values with charities in the most tax efficient manner that fits your financial plan.

— Janea Dieno, Wealth Advisor, Brightrock Financial



As a lawyer, I encourage all of my clients to do their estate planning, including having an up-to-date will...Family is almost always their first choice...When the conversation turns to options other than close family members, I ask people what is important to them, and what charitable donations they are making currently. We can often narrow down three organizations whose mandates align with my client's values. I am confident that I have fulfilled my professional duty...and that I have proposed a potential solution that can also make my client feel good about their legacy.

— Holly Ann Knott, Q.C., Knott den Hollander Law Firm

Betty-Ann Heggie: Breaking Down Barriers for Women to Succeed



Photo: Betty-Ann Heggie, submitted.

The Womensorship Fund at Saskatoon Community Foundation is an endowment established by Betty-Ann Heggie to break down barriers for Saskatchewan women through mentorship, networking, and professional development.

Advancing the cause of women in all fields motivates Betty-Ann Heggie. Generous and accepting in her relationships, she shares her time, talents, and good fortune without expecting a quid pro quo.

"I have always found that giving to others is really a gift to ourselves. It makes me happy to know I am making a difference," she says. "When working with protégés at the Betty-Ann Heggie Womensorship program at the Edwards School of Business we talk about the importance of knowing what motivates us: what are our values? Generosity is a value that is always high on my list."

Betty-Ann is author of *Gender Physics, Unlock the Energy You Never Knew You Had to Get the Results You Want*. A thought leader in gender dynamics and former Senior Vice-President with PotashCorp (now Nutrien), she speaks and writes about how women and men can make progress together in the workplace.

"Women need a place at the decision-making table and to do that they have to find their voice. As Melinda French Gates said, 'Women speaking up for themselves and for those around them is the strongest force we have to change the world.'"

"When women get more opportunity in their careers, it ultimately benefits everyone. Yet first, women must find the confidence to take a risk. When facing a patriarchal system, they often have trouble grabbing the ring of opportunity. To overcome messages fed to women from birth—that they should follow rather than lead—one of the things I do is support women filmmakers. I want to get more women's stories on the big screen. The stories we tell create our culture and we women need to see ourselves as strong, capable leaders."

Women are powerful philanthropists. Betty-Ann cites compelling data on women in philanthropy and research on attitudes toward charitable giving. Not only are women more likely to make a charitable gift, but they also tend to make larger gifts. Women's giving decisions are carefully researched, and often made in collaboration with others. They place high importance on communicating with charities and receiving information about philanthropic impact.

She sees the evidence all around her: "Women are socialized to consider the collective, so it makes sense that women are natural philanthropists. I am a founding member of a pan-Canadian women's giving circle called Giving Ring of Women (GROW). We encourage a tradition of philanthropy by combining individual donations to have a bigger impact. Our focus is to help women and girls across Canada in three main areas: childcare, education, and economic self-sufficiency."

In building an initiative like GROW or establishing a program like Womensorship, Betty-Ann derives great satisfaction from the interaction with other like-minded philanthropists and the great good that is accomplished as a collective: "Women's giving circles provide an opportunity to socialize while working with other women to do good and it is immensely satisfying," she says. ●

Honouring Two Exceptional Women by Investing in Community Development

Aditi, Avni, and Aneri Garg established the Kumud and Rani Fund with the Saskatoon Community Foundation in honour of their grandmothers, Kumud Pathak and the late Rani Garg.

The named unrestricted fund focuses on supporting youth programs, reducing poverty, supporting women, and promoting Indigenous led initiatives.

Sisters Aditi, Avni, and Aneri Garg met with our community foundation team members over Zoom to share their family stories, memories, and hopes. They talked about their personal commitments to making change, and the legacy of their exceptional grandmothers' lives.

Both of the young women's grandmothers—the namesakes of the Kumud and Rani Fund—were involved with international community development, primarily through Inner Wheel, a women's organization within Rotary Club.

Involved in many changemaking projects, both Kumud and Rani exemplified a different style of leadership: leading through volunteering, caregiving, advice, generosity, and kindness.

Aditi remembers her grandmother Rani Garg's passion for community: "One of the last emails I have from Rani was about two villages in India that she wanted to adopt to empower women in vocational training, helping female children, providing hygiene, and getting clean water to the community."

Rani had a Master's degree in English and was a teacher by profession. She is remembered for her independent spirit, strong convictions, and gift of conversation. She lived in Zambia for a portion of her life and was friends with people from all walks of life.

Kumud Pathak married and moved from India to Italy with her husband without knowing the language, the people, or the culture. Her characteristic spirit of adventure, courage, flexibility, and willingness to learn are some of her strengths admired by her granddaughters.



Aneri (left), Avni (below), and Aditi Garg (above)

Aditi, Avni, and Aneri grew up in Saskatoon. During their high school years, twins Avni and Aneri volunteered with Saskatoon Community Foundation's Youth Advisory Committee (YAC) which offered an early experience with community granting to youth by youth.

"We had an amazing experience with the YAC. It was quite rewarding and eye-opening to be in high school and involved in that capacity. It made us aware of what programs were offered in the city especially for youth, and the challenges under-served youth faced in our own city," said Aneri.

"The volunteer work with Saskatoon Community Foundation localized social issues we learned growing up...poverty and discrimination weren't issues that only happen in other countries, they were issues that happened every day in our own community," Avni added. "You don't have to go somewhere else to make a change. There's a lot of opportunity for that at home."

In expressing their goals for the named fund they have created, Aditi, Avni, and Aneri feel it's their responsibility as settlers to leverage their economic power to support social justice, support decolonization, show care for the environment, and make change in the community. They hope this fund can help build capacity for grassroots organizations that are already doing important work in the community, or for folks with great ideas that just need a bit of help to get started.

"In starting this fund we wanted to honour our grandmothers, acknowledge our privilege and the opportunities we've had, and also make sure we were contributing in a way that is just, including acts of reconciliation." said Aditi. ●

Steps You Can Take Toward Reconciliation

There has never been a greater need for reconciliation and healing in our community. Here is a short list of some of the many excellent resources available to all community members, supported by our Foundation and our donors.



Be a ConnectR

The Be a ConnectR website helps you choose your next steps toward reconciliation. Find resources and actionable steps to generate positive change in the community, including conferences and events, information on land acknowledgement, book club meetings, film lists, and more.

beaconnectr.org

Office of the Treaty Commissioner

The Office of the Treaty Commissioner promotes understanding of the treaty relationship and reconciliation. The office works with the education system, provides livelihood training, coordinates a speakers' bureau, and shares stories of Saskatchewan people answering the Truth and Reconciliation Commission Calls to Action.

otc.ca



Rock Your Roots Walk for Reconciliation

Held annually on June 21st, National Indigenous Peoples' Day, the Rock Your Roots Walk for Reconciliation brings together people from all cultures, walking together to honour survivors, and create a just and inclusive community.

Community Fund for Reconciliation

In 2017 Saskatoon Community Foundation committed \$400,000 over four years for projects that address the 94 Calls to Action in the Truth and Reconciliation Commission report. The funds raised through the Cultural Gala have been a major part of this commitment. In the last three years over \$530,000 has already been granted to projects in our community. These grants promote Indigenous leadership and initiate partnerships among Indigenous and non-Indigenous organizations.

saskatooncommunityfoundation.ca/give



The Business Case for Reconciliation: Employers' Guide

Employers want to kîpa (hurry up) and develop ways to attract, recruit, and retain Indigenous employees in the workplace. Not only is there a compelling moral case for adopting justice, equity, diversity, and inclusion in business practices, there is a strong business case. Find great facts and good, better, and best practices in The Business Case for Reconciliation: Employers' Guide.

saskatooncommunityfoundation.ca/initiatives/reconciliation

Walk with the Wind: The Nutrien Saskatoon Community Foundation Cultural Gala

Taking place September 24, 2022, Walk with the Wind is the culmination of four Nutrien Saskatoon Community Foundation Cultural Galas: The Sky is Clearing (2017), The Spirit of Fire (2018), and Earth Song (2019). The gala brings a community of support together for a spectacular event sponsoring the Community Fund for Reconciliation.

saskatooncommunityfoundation.ca/initiatives/nutrien-saskatoon-community-foundation-cultural-gala

WĪCHITOWIN Indigenous Engagement Conference

Wīchitowin Indigenous Engagement Conference

Through the annual Wīchitowin Indigenous Engagement Conference, survivors of the residential school system and the sixties scoop share teachings and inspire respectful engagement and inclusion of Indigenous peoples within the community. The conference provides a platform for honouring survivors and tools for creating culturally respectful organizations. Wīchitowin (to help each other/to work together) is the driving force behind this conference. Save the date for Oct. 4-6, 2022.

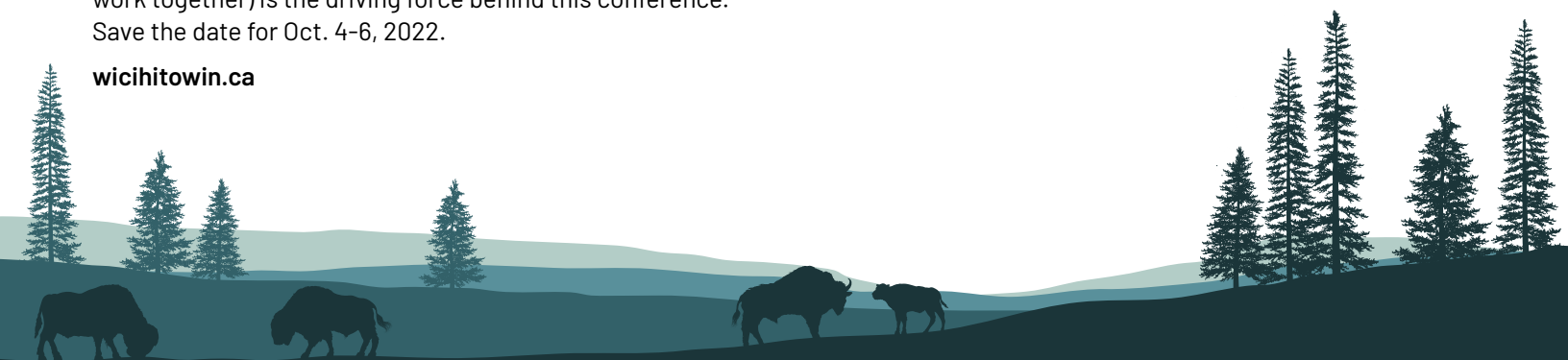
wicheitowin.ca

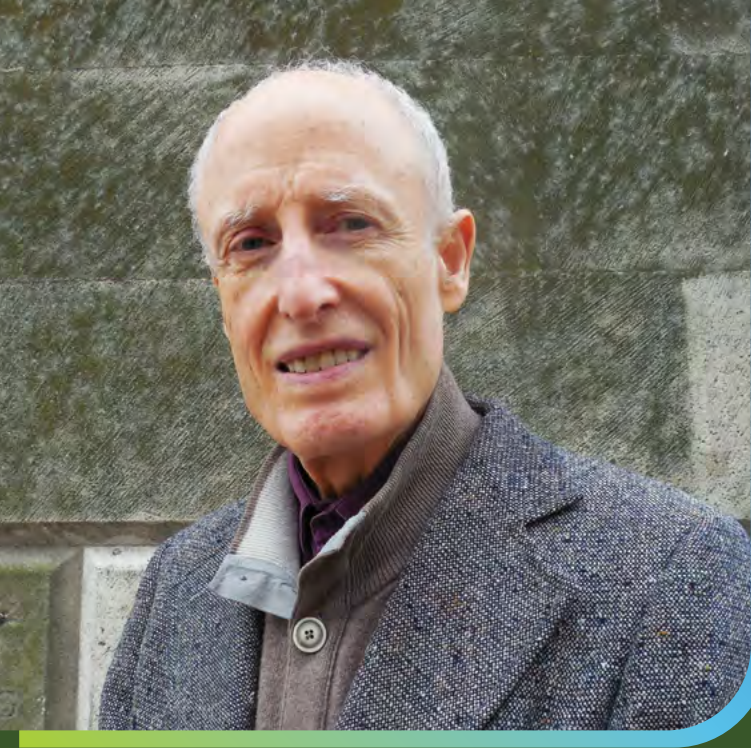


When the Time Comes: A Guide for End of Life Planning for Indigenous People

When the Time Comes was created by the Saskatoon Survivors' Circle to honour Indigenous people departing to the spirit world, through traditional teachings and suggestions for families and communities.

saskatooncommunityfoundation.ca/initiatives/reconciliation





In using giving vehicles such as the Saskatoon Community Foundation Donor Advised Fund and Flow Through Fund, David Edney's strategic philanthropy has focused on his great loves and interests. Saskatoon theatres have received funding designated to pursue innovative projects. The Saskatchewan Indigenous Yoga Association has received scholarships for training teachers in a healing and transformative practice.

What is the special focus of the David Edney Fund for Theatre at Saskatoon Community Foundation?

I have no dependents, and I can do with my money what I wish. I can do this while I am still alive and enjoy and see the benefits. My great love and great interests have been the theatre and other cultures.

In theatre, I am interested in out of the ordinary projects, innovation, experimentation, breaking new ground, or bringing together things that do not normally go together.

An important development in recent years is the growth of Indigenous Theatre and playwrights. Many theatres are enthusiastically including Indigenous productions in their repertoire, personnel, and acting company. It is an exciting development.

Can you tell me about how you learned to love yoga?

I practiced yoga at home from a book for 35 years. I decided to become a certified yoga teacher because of a comment I heard by chance on the radio. My focus on yoga for Indigenous people was stimulated by an Indigenous Studies course I took.

Expanding Horizons: David Edney

Professor Emeritus David Edney knows philanthropy and its power to create new experiences and new ways of thinking. Over the years he has directed grants to theatre, inter-cultural initiatives, reconciliation projects, and recently to emerging COVID-19 needs.

continued on next page ●



I decided to give a scholarship for training for Indigenous people to become yoga teachers and worked with Dawn Deguire at the Saskatoon Tribal Council to set it up.

In the first year, 16 excellent people applied, and we gave out three scholarships instead of one. We gave out seven more scholarships in the next two years. We set up a teacher training course in 2019, and the Saskatchewan Indigenous Yoga Association was created. Its aim is to equip students to teach yoga for Indigenous communities.

What would you like to accomplish through your philanthropy?

I would like to open people's minds to new things and help them to make connections across social and cultural boundaries.

How have you personally supported reconciliation?

I simply give general support for the whole area of reconciliation (by supporting the Community Fund for Reconciliation). I want to direct my funds and influence to this, but I do not direct (the spending); what the organizations do is their choice. I want to give (grant recipients) the opportunity to develop their priorities for their own reconciliation programs.

What do you look for when you choose a charitable cause to support?

A main consideration is social justice. I look for charities that are working to promote social justice, ease the huge inequalities and diminish poverty by helping people in need. Intercultural programs are another consideration. Interest in other cultures is important to me, and I give money for refugees, for example. Another consideration is funding charities that don't get a lot from other sources.

Emerging community needs are important. COVID-19 is a specific situation where suddenly there is a great need. COVID is difficult. It is a specific need now in addition to charitable organizations' other (ongoing) needs.

What is special about Saskatoon, and what is your hope for our community?

The countryside, the river, the air, and the sky are all special. The people are generally open, but we have to keep promoting openness. There can be a fear of the other. COVID-19 is partly to blame because others are literally dangerous. This can become a general attitude when people withdraw into themselves. But no one is safe unless everyone is safe. Paradoxically we must think globally. We need to think about the general good and realize it is in our self interest to promote the good of all so that we all can be safe and happy. ●

Don and Marg Ravis Recognized with 2021 National Philanthropy Day Honoured Supporters Award

Warm congratulations and thanks to Don and Marg Ravis!

Don and Marg Ravis were recognized with the National Philanthropy Day Honoured Supporters Award. They have been steadfast supporters of Saskatoon Community Foundation as donors, fundholders, and volunteers for 25 years. Don served eight years on the board, two as Chair, and was instrumental in the Foundation's partnership to create Leadership Saskatoon.

Together, Don and Marg have contributed their time, talent, and donations to countless initiatives supporting youth and families in Saskatoon. Their thoughtful insight and advice continues to shape donor engagement. Saskatoon Community Foundation is grateful for their commitment.





WILL POWER™ Five Common Estate Planning Myths

Your Will can be a powerful tool for creating change in the world. By leaving a gift to charity in your Will you can have a much bigger impact than you ever imagined. In fact, a gift in a Will can turn an ordinary Canadian into an extraordinary philanthropist! Unfortunately, only 5% of Canadians take this step. Why? There are five common myths that typically get in the way of people exercising their Will power.

Myth: I can't support both my loved ones and my favourite causes.

Most people choose to leave everything they have to their family and loved ones. On the surface, it makes sense. However, a careful calculation can demonstrate that a small percentage of your estate left to charity still leaves enough for you to support your loved ones.

You can use the Will Power legacy calculator to see what your gift could look like: willpower.ca/legacy-calculator.

Also, the reality is that your estate will be taxed, perhaps more than you realize. Choosing to support charities that you care about can reduce, and in some cases, even eliminate the taxes to be paid. Your financial advisor can help provide advice on taxes and charitable giving for your particular situation.

Myth: I need to be wealthy to make a gift to charity in my Will.

The majority of charitable gifts in Wills are left by Canadians with average levels of wealth. You may be surprised to find that when all of your assets are realized, you too will have a healthy amount for support of both your loved ones and your favourite causes.

Canadian Association of Gift Planners estimates that if only 3.5% more ordinary Canadians included a gift in their Will in the coming decade, this would result in \$40 billion dollars being directed to charitable causes. No matter the size of your estate, you can be a part of this impressive movement for change.

Myth: Leaving a gift in a Will is complicated.

Leaving a gift to charity in your estate can be as easy as adding one clause to your Will. Notify your lawyer and they can take care of adding it in.

We encourage you to involve your loved ones in your decision. As you talk with them, you can share your wishes and make your end-of-life planning process about celebrating who you are, the values you hold, and the life you lead.

Myth: I will never see the impact of the gift I make in my Will.

It can be discouraging to think that you will not be around to see the impact of the gift you leave in your Will. We understand that you would rather do what you can now. Absolutely. However, you and many other Canadians will never be able to make as big a gift while you are alive as you can through your Will (when the value of your estate is realized). So, here are three ways you can see the impact your future gift will have during your lifetime.

- Many donors give smaller gifts to the causes they love when they're alive. You can become engaged with the charity or cause, so you can get a feel for their good work and what the impact of their future gift will be.
- Many charities have established legacy societies to help donors get a sense of the impact their future gift will have. By letting charities know that you've included a gift to them in your Will, you can become part of their legacy society to hear more about the difference you will be making after you're gone.
- Finally, a gift in a Will can help your family feel included in the impact you are making, and many charities involve the family in the implementation of the gift. Knowing your loved ones will remain connected with you through your contribution after you're gone can be a very comforting experience.

Myth: I've already written my Will and there is no going back.

The truth is you can amend your Will at any time. Adding a gift to a charity that is close to your heart is as simple as communicating your intentions to the professional who drafted your legal documents in the first place. ●

Source: Canadian Association of Gift Planners (CAGP) Will Power campaign.

Saskatoon Community Foundation has joined the national campaign as a founding partner, and has sponsored five local charities to participate:



Want to find out more?

Contact our **Philanthropic Advisor Jen Pederson** at **306-665-9880** or development@saskatooncommunityfoundation.ca to find out how Saskatoon Community Foundation can help you create your legacy.



**I love my family. I also love my community.
I'm remembering both in my Will.**

Learn more about Will Power at willpower.ca/charities/saskatoon-community-foundation

