



PROMISE

past, present, and the possible ——— 2023/2024

Bob Steane's Legacy

Addresses Homelessness

In Saskatoon

Celeste Leray-Leicht and the
Northern Lights Movement for Kids

The Shared Heritage of
Ukrainian and Indigenous Peoples

Afghan Girls Make a New Home
in Saskatoon

A Donor Advised Spendable Fund
to Sustain Food and Shelter



**"It doesn't matter
how much you have.
It's how much you give."**

- Fundholders Marg and Don Ravis



What do you want your gift to do?

With Saskatoon Community Foundation, your gift can reflect your personal values and create a vibrant community for the future.



saskatooncommunityfoundation.ca

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Message from the Board Chair and CEO

We hope as you read through our *Promise* magazine stories, you will recognize the charities you confidently support, your neighbours who are community leaders, and the causes you are passionate about.

- The Kishchuks who make decisions about charitable gifts as a family,
- Humboldt's Northern Lights Movement for Kids that connects Indigenous and non-Indigenous kids,
- The way Saskatoon and Canada welcomed a group of Afghan school girls,
- The Salvation Army, Saskatoon Friendship Inn, and Saskatoon Food Bank & Learning Centre that provide food and shelter for many in need,
- And the good news about Bob Steane's legacy gift to address homelessness in Saskatoon.

For donors who want to make a difference, and for charities serving on the front lines, Saskatoon Community Foundation acts as a bridge for philanthropy and community investment.

We would welcome an opportunity to speak with you about how your next gift can make a big impact! ●

Danielle Favreau, CPA, CA,
Board Chair

Carm DiSanto Michalenko, BComm, MBA,
Chief Executive Officer



Photo: Dave Stobbe

CEO **Carm DiSanto Michalenko** and Board Chair **Danielle Favreau**

Our Vision: A vibrant community where everyone belongs.

Celeste Leray-Leicht has

Hope for Kids

The Northern Lights Movement for Kids is building relationships between Indigenous and non-Indigenous youth

In February 2018, grade six students at St. Dominic School in Humboldt, Sask. sent Valentine's cards to students at the La Loche, Sask. Ducharme Elementary School, starting a pen pal relationship.

La Loche had experienced a shocking school shooting two years before. In several Indigenous communities children were taking their own lives. As vice-principal at St. Dominic School, Celeste Leray-Leicht was deeply concerned for kids in these communities and felt called to respond at the school level to the Truth and Reconciliation Calls to Action.

Just two months later, on April 6, Celeste's own community was struck with tragedy when sixteen people died in the Humboldt Broncos bus crash. Celeste and Kurt Leicht's oldest son, Jacob, lost his life in the accident.

The family decided to honour their son's life through Northern Lights Movement for Kids and established a fund in Jacob's memory with Saskatoon Community Foundation.

Out of pain and tragedy, Northern Lights Movement for Kids became a new purpose and inspiration for Celeste and her community. The movement connects youth from Indigenous and Non-Indigenous communities to promote mutual connections and understanding.

It has grown to include the annual 111 km Challenge, in honour of Jacob Leicht, former Bronco number 11. Communities are challenged to get outdoors and get active, logging 111 km during the month of June.

Another initiative, the Great Prairie Race, has expanded across Alberta, Saskatchewan, and Manitoba (Treaties 1, 4, 6 and 8). During the last school year, 27 communities and schools participated. Classes joined the race by walking, running, skating, snowshoeing or skiing and logged their distances throughout the month of February. At the end of the month, schools met virtually to learn about each other and celebrate their total combined distances of 15,356 kilometres.

Celeste describes Jacob as a kind-hearted kid, who was passionate about fitness, enjoyed being outdoors, and loved playing his favourite sport, hockey.



"He worked hard to prove himself and delighted in surprising people at what he could do on the ice," Celeste remembers.

"Jacob would think (Northern Lights Movement for Kids) is pretty cool. He would like the fitness part for sure. It creates opportunities that encompass the whole person."

Jacob's brother and sisters have helped with the Northern Lights Movement for Kids, offering good ideas and youth perspectives, and participating in the 111 km Challenge. His friends and other Broncos families have been very supportive.

The movement is gaining a life of its own, with hockey teams like the La Ronge Ice Wolves starting their own initiatives, such as an 11-hour skate-a-thon, and sharing the outcomes with Northern Lights Movement for Kids.

"I hope our initiative breaks down a bit of the barriers that we have in the prairie provinces and in Saskatchewan. This can help our province to be an even healthier one," said Celeste.

Face-to-face activities for student exchanges can include birch bark crafts, ice breaker games, and traditional foods in the north, or pizza, swimming, and bowling in town.

"The classes get to learn what is special about each other's communities," explained Celeste.

The elementary and high school opportunities have relied on educators and many other supporters including Greater Saskatoon Catholic Schools, Northern Lights School Division, Saskatchewan Junior Hockey League, and local media outlets. Educators have reached out to colleagues to set up pen pal relationships with partner schools and have also connected through fine arts.

What does the future hold for the Northern Lights Movement for Kids? Celeste is driven to create more face-to-face interactions for kids to learn about each other's communities and have fun together, through partnerships and travel opportunities. ●

saskatooncommunityfoundation.ca/funds/northern-lights-movement-for-kids-fund/



Top to bottom Great Prairie Race participants, skate-a-thon participants, and 111 km Challenge participants, submitted.



A Family Gift

Honouring the Shared Heritage of Ukrainian and Indigenous Peoples

*Tom, Joanne, Oksana, Lars, and Evan Kishchuk make family decisions for their **JOTEL Family Fund** at Saskatoon Community Foundation.*



All the members of the Kishchuk family, submitted.

Tom Kishchuk's and Joanne Hamlin's adult kids are following in their parents' philanthropic footsteps. The family of five established the JOTEL Family Fund in 2009 to direct their charitable giving through Saskatoon Community Foundation to benefit family, community, and environmental causes. They wanted to incorporate acts of gratitude into their family life and include all family members in decision making.

As guests at the 2022 Nutrien Saskatoon Community Foundation Walk with the Wind Gala, Tom and Joanne were inspired by a presentation that night by Jen Budney, CEO and Executive Director of the Ukrainian Museum of Canada, that sparked their interest in the historical connections between Ukrainian immigrants and Indigenous peoples. Could their JOTEL Family Fund make a difference through a charitable gift that honoured the shared Ukrainian and Indigenous heritage in Canada?

Together, the Kishchuks decided to direct funds to build understanding of the early connections between Indigenous peoples and settlers from Ukraine, including the ways these peoples supported each other in difficult times. The funded research project is innovative and collaborative in every sense.



"The Ukrainian Museum of Canada is thrilled with the Kishchuk family's gift from their JOTEL fund to help us with our important work exploring the relationships between Ukrainian settlers and Indigenous people in the prairies," said Jen Budney.

"Some of the funds are being used to contract a Saulteaux researcher, Dawn Wasacase, to help us collect oral histories from mixed Ukrainian-Indigenous families, while a portion will also go to helping us mount an important collaborative exhibition in 2024 by Saskatchewan-born artist Sandra Semchuk and her late husband, the Cree artist James Nicholas."

"As someone of Ukrainian descent, this (project) is meaningful to learn more about the...relationships between Ukrainian settlers and Indigenous peoples of Canada and how these past experiences can foster community support today," explained Lars.

"For this work specifically, I hope it sheds light on new learnings about these relationships and inspires others to learn more and support their own communities," said Oksana.

Over the last 14 years, the JOTEL Family Fund has supported many projects for children and youth such as an outdoor classroom, a playground, and LGBTQ2S+ mentorship; several environmental projects; and charities providing food security such as CHEP Good Food Inc., the Saskatoon Friendship Inn, and the Saskatoon Food Bank & Learning Centre.

Evan wants their philanthropy to make a difference: "I hope our giving can help bring people together by celebrating the common ground that brings people together and differences that make us unique."

Arnie and Linda Shaw Receive 2023 National Philanthropy Day Honoured Supporters Award

Arnie and Linda Shaw were recognized with the National Philanthropy Day Honoured Supporters Award this November.

The couple has a strong connection with Saskatoon Community Foundation, reaching to the very creation of the Foundation itself, with Linda serving on the Board after her father, the Hon. Sid Buckwold, helped found the organization. Long-time donors, holders of several funds, community connectors, and spokespeople in our recent marketing campaign, Arnie and Linda epitomize family support of community. The Foundation board and staff appreciate Arnie and Linda, for the many ways they have contributed to Saskatoon and for their leadership in the Foundation's charitable work.

Arnie and Linda Shaw, submitted.



As the Kishchuks discuss their charitable giving together, they try to arrive at a family consensus. Tom looks for charities that support communities that are suffering from the long term impacts of colonialism; Joanne is drawn to charities that help people become the best version of themselves, and causes that show others that someone cares; Oksana is inspired by causes that strengthen community, and help individuals support themselves; Lars wants to support charities that empower individuals to live fulfilling lives; and Evan believes in charities that bring people together.

Tom and Joanne believe that other families who want to make a difference in their community can find meaningful ways to benefit others and experience a greater sense of happiness and connection through giving. ●

saskatooncommunityfoundation.ca/funds/jotel-family-fund/



The Extraordinary Story of a Group of Extraordinary Girls



30 Birds Foundation gives Afghan girls a promising future in Saskatoon

Most of the girls 30 Birds Foundation worked to evacuate to Canada attended a school in Afghanistan that taught democracy, human rights, and other values that Canada holds dear. This made them targets of extremists.

In Afghanistan, they risked their lives every day to pursue their education.

When the Taliban violently took control of the country in 2021, 30 Birds Foundation moved to evacuate students, their families, and teachers at the school. Saskatoon was selected by the Canadian government as the group's destination. Between October 2021 and May 2023, 30 Birds assisted more than 400 Afghans to come to Saskatoon, though about one

third of these moved to other parts of Canada to join family members who were already here, or to attend university. Since that time, other Afghan refugees have arrived via other Canadian-government led efforts.

30 Birds Foundation reached out to Saskatoon Community Foundation to establish a fund, which would accept donations and direct grants for resettlement. Since 2021, any Canadian who has wanted to support the Afghan girls has been able to do so through Saskatoon Community Foundation.

30 Birds accepted generous support from across Canada and around the world—including Victory Majors in Saskatoon—contributing financial support and spreading awareness.

"Saskatoon Community Foundation stepped up in a major way and became our partner in saving lives."

30 Birds Executive Director Justin Hefter described how the charitable partnership mobilized their work:

We needed to raise funds to charter aircraft, rent safehouses in Afghanistan and Pakistan, and fund buses to transport people from one city to the next. We also needed to raise funds to support the girls and their families in Canada—including renting apartments in Saskatoon, providing food and furniture, and buying winter clothes...Saskatoon Community Foundation stepped up in a major way and became our partner in saving lives.

How safe is the situation in Afghanistan at this time and what are some of the concerns for the rights and freedoms of girls who remain there?

Afghanistan is the only country in the entire world where girls are not allowed to go to school. There are 1,254,473 girls over the age of 12 who have been banned from high school, university and graduate school—just because of their gender.

The Taliban is the only government in the world with hatred of women as an official part of its governing platform...women and girls cannot visit public parks, are banned from most jobs or careers, and cannot leave the house without a male escort from their family. Most women and girls spend day after day confined to their homes.

What is life like for the Afghan students, teachers, and families who are now living in Saskatoon? What are their current needs?

Life is filled with gratitude for the newfound opportunities, mixed with challenges posed by the realities of the modern housing crisis and inflation. While they appreciate the chances they've been given in Saskatoon, the economic realities can be tough. However, their most profound need isn't material but emotional and social. They're actively seeking community ties, looking to forge intercultural relationships, be it friendships or mentorships, to better integrate and find a sense of belonging in their new home.

What do you hear from the Afghan diaspora who have started a new part of their lives in this country?

Everyone is incredibly grateful for the opportunities and safety that Saskatoon and Canada offer. They love Canada and are excited to give back. However, starting new lives from scratch is incredibly challenging. We have young women who were about to graduate from dentistry school, who must start all over. They had six years of experience studying and working as a dentist in Afghanistan, but now need to start with their freshman year at university. Many of the young women also fled Afghanistan without their families and have little social or emotional support here. Yet, none of these women are going to give up. They are rapidly studying English and are excited to contribute to Canadian society.



How has 30 Birds worked with Saskatoon Open Door Society to provide settlement services?

Since the fall of 2021, Saskatoon Open Door Society has been our steadfast partner, offering both immediate and extended support in settling our community members. Their partnership has been invaluable, and we're profoundly grateful for their continued assistance.

How can Saskatoon community members support the Afghan girls?

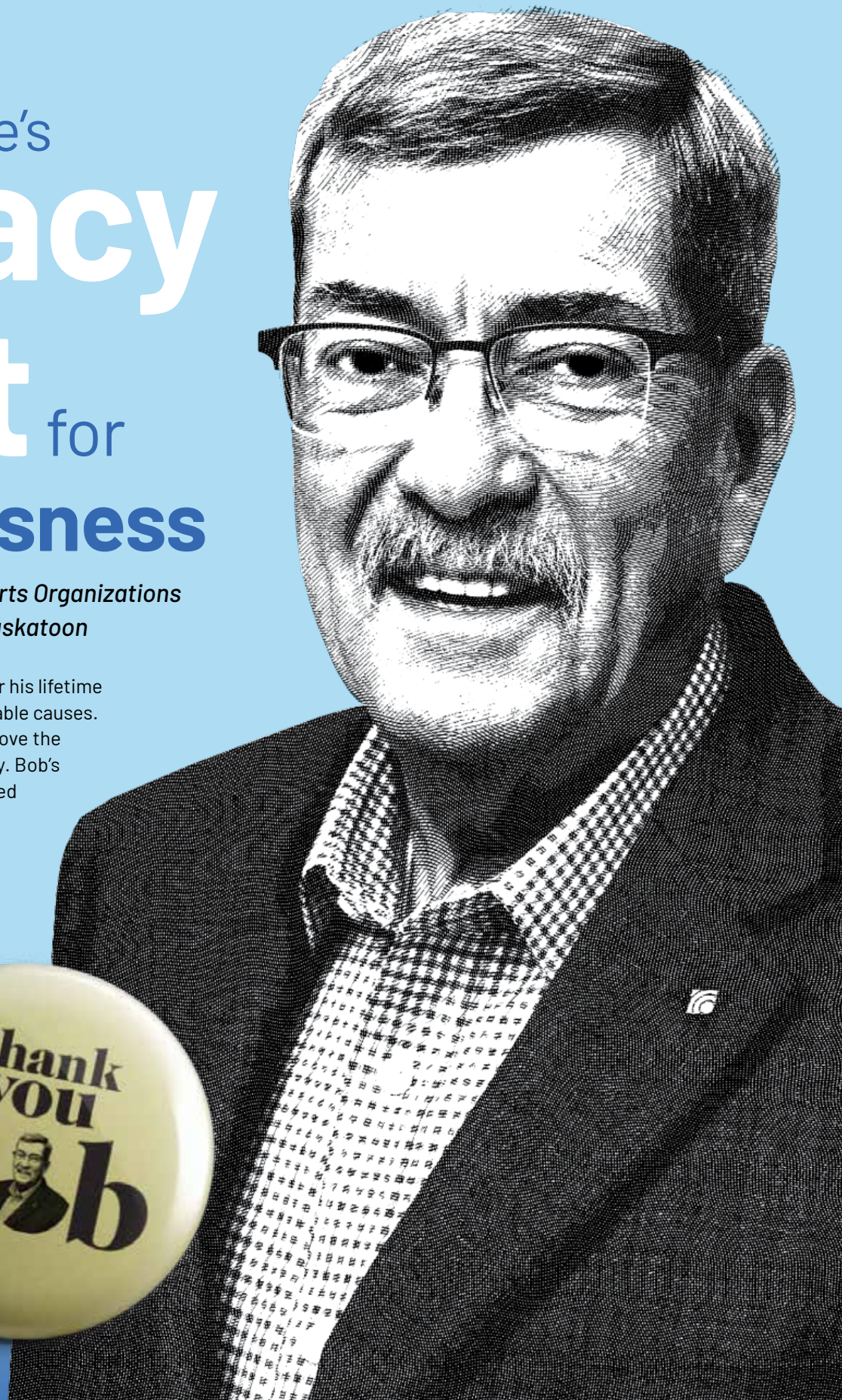
30 Birds Foundation is committed to ensuring that all of our young women and girls can attend university, so they fulfill their dreams and give back to Canada. We are raising funds to support scholarships for Afghan girls at Canadian universities, and welcome contributions from the community in Saskatoon to our Educational Empowerment Initiative. ●

saskatooncommunityfoundation.ca/funds/the-30-birds-foundation/

Bob Steane's Legacy Gift for Homelessness

*Bob Steane's Gift in Will Supports Organizations
Serving Homeless People in Saskatoon*

Robert (Bob) Steane is remembered for his lifetime of volunteering and donating to charitable causes. Through his legacy, he wanted to improve the lives of his neighbours and community. Bob's vision was for lasting, solution-oriented outcomes for people experiencing homelessness, and his gift in will created the **Robert Steane Fund to Alleviate Homelessness** at Saskatoon Community Foundation.



Left to right YWCA CEO Cara Bahr, CLASSIC Executive Director Chantelle Johnson, CUMFI President Shirley Isbister, Saskatoon Community Foundation CEO Carm Michalenko. Right Shirley Isbister speaks at funding announcement. Bottom right Chantelle Johnson speaks at funding announcement, photos by Dave Stobbe.



Three organizations, **Central Urban Metis Federation Inc. (CUMFI)**, **Community Legal Assistance Services for Saskatoon Inner City Inc. (CLASSIC)**, and **YWCA Saskatoon** are receiving \$1.2 million in funding over the next five years for projects serving homeless people in Saskatoon. Each project addresses gaps in services for people experiencing homelessness and helps them maintain stable housing.

CUMFI Community Homes Transitional Housing Manager

CUMFI's work in Indigenous homelessness is helping break a cycle, supporting families and helping them move toward stable and permanent housing.

Through its rapid housing development in Pleasant Hill, CUMFI has built a micro-community housing 20 adults and 60 children.

The CUMFI Transitional Housing Manager funded through Bob Steane's gift in will supports physical, emotional, and mental health for residents, helps with social interactions, mediates issues, and advocates for education and employment services.



"We would like to thank the Steane Family for supporting our goals of reducing homelessness. CUMFI works towards a better quality of life for all Indigenous people. This grant for our Community Homes will allow us to support families inclusive of over 60 children to live in a welcoming home environment."

– Shirley Isbister, President, CUMFI



Community and Legal Supports for People Experiencing Homelessness

CLASSIC tackles the challenges of navigating complex social service and legal systems as it supports people experiencing homelessness. The organization's clients often need assistance in maneuvering the systems they must interact with.

CLASSIC's interdisciplinary approach begins by addressing clients' immediate needs which may include food, warmth, and short-term plans for shelter.

YWCA volunteers with CEO Cara Bahr at sod turning, photo by Danielle Stasiuk.

The organization advocates for income support, addresses administrative errors, removes barriers, and works with landlords to improve relationships and resolve issues. When needed, lawyers represent clients to prevent unnecessary or illegal evictions or withholding of damage deposits or personal belongings. The program helps people maintain stable housing and ensures they are treated justly.

"At CLASSIC, we believe in a holistic approach to tackle housing challenges. By pairing a dedicated Community Support Worker with our legal team, we're providing client-centred services that are better able to respond to complex social barriers."

– Chantelle Johnson, Executive Director, CLASSIC

YWCA Saskatoon Transitional Housing Manager

More women and children than ever before are experiencing homelessness. For women fleeing violence, lack of housing is a significant barrier to leaving abusive situations.

Now under construction, YWCA Saskatoon's new capital project will create 35 units with 71 beds for its transitional housing program housing women with multiple children. Through the Steane funding, a new Transitional Housing Manager will provide wrap-around supports for residents.

Families will be supported to maintain housing and transition to permanent housing, while accessing resources for developing life skills, knowledge, and job training.



"We are very grateful to Saskatoon Community Foundation and the Robert Steane Fund to Alleviate Homelessness for recognizing the vital role transitional housing plays in empowering women and their families. YWCA Saskatoon is now in the construction phase of adding 35 units to our transitional housing. This funding will play a particularly important role in the hiring of a Transitional Housing Manager and creation of a work plan aimed at equipping women with the skills and resources needed to foster long-term stability, health, and independence."

– Cara Bahr, CEO, YWCA Saskatoon

Bob Steane's gift was celebrated with a major announcement and an invitation for others to make a gift for community and "Be a Bob." Bob's gift to Saskatoon Community Foundation, Royal University Hospital Foundation, and St. Paul's Hospital Foundation addresses homelessness, promotes the arts, accelerates trauma care, advances mental health and medical imaging, and supports end-of-life hospice care. ●

Find more information about making a gift in will at
willpower.ca/charities/saskatoon-community-foundation/



Introducing

Vital Focus Grants

A new way of granting
for great impact

Saskatoon Community Foundation is improving its Community Grants to better serve the Saskatoon community and create impact.

Since 1970, Saskatoon Community Foundation has granted over \$59 million in donor-funded grants for the community, supporting over 300 charities and representing over 350 fundholders.

New in 2024, Vital Focus Grants are responding to community needs with a focused, data-driven approach informed by the Saskatoon Vital Signs® report.

These grants are created by the Foundation on behalf of donors who hold Unrestricted or Field of Interest Funds, and donors who support Give YXE.

Vital Focus Grants

- New in 2024, responding to the top priorities in our community
- Focus areas are homelessness, mental health, and equity
- Provide multi-year funding agreements and track outcomes
- Support projects with longer term impact over three to five years
- Maximum grant is \$20,000 per year for five years

Quality of Life Grants

- A continuing grant program serving a wide range of organizations
- Focus areas are belonging, inclusion, and reconciliation
- Maximum annual grant is \$10,000

Youth Endowment Saskatoon (Y.E.S.)

- An expanded grant program for projects benefiting children and youth
- Committed to youth in philanthropy and leadership
- Maximum annual grant is \$10,000

Find information about Saskatoon Community Foundation grants:
<https://saskatooncommunityfoundation.ca/grants-awards/>

VitalFocus Homelessness in Saskatoon

Housing is a human right.

But hundreds of people experience homelessness in Saskatoon every year.

Saskatoon's **Vital Focus on Homelessness** report is part of Saskatoon Community Foundation's **Vital Signs®** program. Through a data snapshot, it takes a closer look at the realities of homelessness in Saskatoon.

Chronic Homelessness

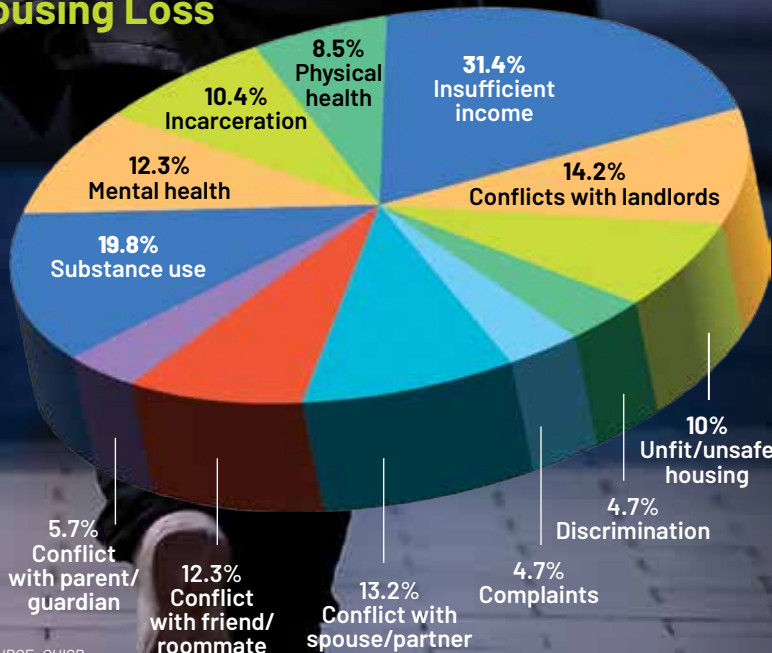
59%

In 2022, of people experiencing homelessness reported they had no permanent address for more than six months.

SOURCE: CUISR

Can People Find Housing?

Causes of Housing Loss



SOURCE: CUISR

Homelessness, Poverty and Income

Percentage of Income Spent on Housing



An affordable dwelling is one where the renter household is spending **no more than 30% of its gross income on rent.**

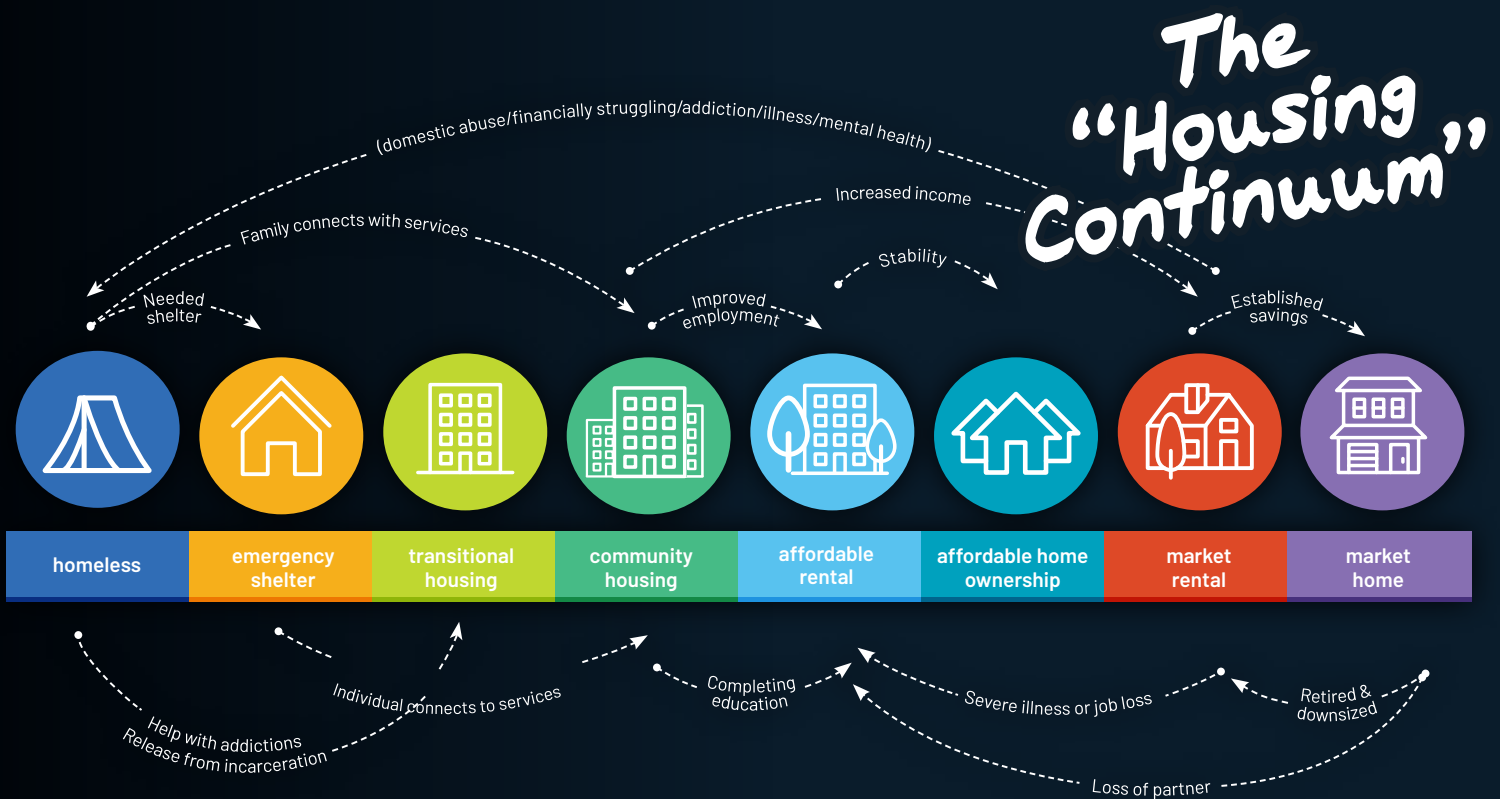
SOURCE: CMHC

YXE Average Two-Bedroom Rent, January 2023:

SOURCE: CMHC

\$1,243





SOURCE: United Way Halifax, modified from CMHC

Market Basket Measure
Canada's official poverty line for a family of four in Saskatoon, 2022:

\$4,335/month

SOURCE: StatsCan

Social Assistance

For a couple with two children in Saskatchewan in 2022, includes basic social assistance, federal child benefits, and federal and provincial tax credits:

\$2,924/month

SOURCE: Maytree

Ending Homelessness: From Awareness to Action

In the face of so many challenges, what can the community do?

1. Advocate for policies that create lasting solutions to reduce homelessness.
2. Insist all levels of government, ministries, and departments act with a coordinated response.
3. Work in partnership with governments, community organizations and the private sector.

Make a donation to the **Give YXE Homelessness Fund at Saskatoon Community Foundation.**

Housing is a human right.



Read the full Vital Focus on Homelessness report and get involved:

<https://saskatooncommunityfoundation.ca/l/vital-focus-on-homelessness/>



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OF CANADA

VitalSigns.



Saskatoon
Community
Foundation



Giving **Sustainable Support** for Food and Shelter

For many Saskatoon residents, nutritious food and safe shelter are difficult to get, or entirely out of reach. Charities serving vulnerable individuals and families meet emergent needs for thousands in our community; however, sustainable funding is key to providing these basic services.

Sustainable funding for charities is essential to provide basic needs like nutritious food and safe shelter.

This November, **The Salvation Army, Saskatoon Friendship Inn, and Saskatoon Food Bank & Learning Centre** are each receiving their first installment of a \$6 million multi-year charitable gift for food and shelter, beginning in 2023, and extending for 15 years. The installments are part of a private family foundation investment in a Saskatoon Community Foundation **Donor Advised Spendable Fund (DASF)**.

Donors Ina Lou and Wayne Brownlee are long time supporters and close friends of all three charities, with a deep understanding of their services and strengths. In creating the **Brownlee Family Fund** with Saskatoon Community Foundation, their family foundation establishes a fund that will grow over time, keeping pace with inflation and generating annual support for charities.

The fund provides a backbone of support for three agencies over 15 years, touching thousands of lives.

Providing a range of shelter services and wrap-around supports, The Salvation Army will continue serving people in need—offering dignity and hope—thanks to the Brownlee Family Fund.





1 Person selecting food at Saskatoon Food Bank & Learning Centre, submitted 2 Saskatoon Friendship Inn team, submitted 3 Saskatoon Food Bank & Learning Centre building, submitted 4 Shelter space at Salvation Army, submitted 5 Salvation Army building, submitted 6 Brownlees visit Salvation Army facility, submitted 7 People bagging food at Saskatoon Food Bank & Learning Centre, submitted 8 Friendship Inn meals, submitted 9 Past Chair Stephanie Hughes, Wayne Brownlee, Ina Lou Brownlee, and Executive Director Sandra Kary in the Saskatoon Friendship Inn dining room, submitted.



"The Salvation Army is excited about the opportunity to continue to partner with the Brownlee family as we work to provide shelter and meaningful supports to those in Saskatoon who may find themselves homeless," said Lt.-Col. Brian Armstrong, Divisional Commander for The Salvation Army Prairie Division, "We know that, working together as a community, we can make a real impact and provide hope to so many in need of these very essential services."

Saskatoon Friendship Inn provides more than 1,000 meals per day for community members, often for people experiencing homelessness, mental health issues or addictions. The Brownlee gift will enhance stability for the Inn, ensuring no one who comes to its doors goes hungry.



"We are so grateful for this extraordinary gift. It means we will have a sense of stability knowing this support is here for us each year," stated Saskatoon Friendship Inn Executive Director Sandra Kary.

For the Saskatoon Food Bank & Learning Centre, the gift means a better variety of nutritious food in clients' baskets. It provides better quality nutrition, enables efficient bulk purchases of groceries, and contributes to healthy futures for community members who rely on the food bank.

"This gift from the Brownlee Family Foundation is essential for our ability to offer good food to our community. Because of this support, people are walking away with food baskets that are both filling and nourishing. Without the generosity of supporters like the Brownlee Family Foundation, we'd be limited in what we provide, facing the difficult choice of quantity over quality. This donation has a lasting impact for families we support, and it boosts their overall well-being," said Laurie O'Connor, Saskatoon Food Bank & Learning Centre Executive Director.

For donors who want to make a difference and for charities serving on the front lines, Saskatoon Community Foundation acts as a bridge.



The foundation's DASF offers an innovative investment vehicle for private family foundations and other donors seeking to target their investment for community causes. Like the Brownlees, donors identify charities they are confident in supporting whose missions they are passionate about. And they see the impact of their charitable investment during their lifetime.

Monthly donations of any size are also a welcome way for donors to provide sustainable support to their charities of choice. Sandra, Brian, and Laurie value their close relationships with monthly donors to The Salvation Army, Saskatoon Friendship Inn, and Saskatoon Food Bank & Learning Centre. ●



Charitable Gifts of Insurance are a Powerful and Under-Used Tool

An Innovative Insurance Product is Changing Charitable Giving

The excitement was notable among financial advisor circles and charities when **Canada Life My Par Gift** was unveiled earlier this year. The new one-premium charitable gift policy was developed in consultation with insurance professionals with decades of experience alongside the **Canadian Association of Gift Planners**.

The policy promises to simplify charitable giving through insurance for everyone involved, and it creates a low-risk and high-return option in the tool box for advisors and donors.

"My Par Gift is an innovative, first-of-its-kind, insurance product designed for charitable giving using life insurance."

Joseph van der Buhs is a Saskatoon-based Certified Financial Planner and Certified Life Underwriter with Mountain Strong Financial, and he describes My Par Gift this way: "My Par Gift is an innovative, first-of-its-kind, insurance product designed for charitable giving using life insurance. This is a single premium product."

"The donor makes a donation for the single premium, which qualifies as a charitable donation. The registered charity is the owner and beneficiary of the policy. My Par Gift can offer the registered charity the flexibility of a payout when the insured person dies or access to cash while they're alive. It is important to note that any withdrawals or unpaid loans will decrease the size of the charity's payout."

For people planning to make a donation to charity, life insurance policies offer several benefits:

- 1 Life insurance can unlock significant donations for charities important to you;
- 2 You can make a large charitable donation without reducing the inheritance for your children and other loved ones;
- 3 Your gift of life insurance will go to your charity beneficiaries quickly because the policy is outside of your estate and not subject to probate;
- 4 You can choose tax benefits during your lifetime or for your estate, depending on how you structure your gift and policy.

By working with your insurance advisor and Saskatoon Community Foundation, you can determine how to make an insurance gift that is best for your financial plan, reflects your values, and creates the legacy you want to leave. If at any time you want to make a change, you can come to the Foundation to make changes, at no cost to you.

While insurance gifts have tremendous potential, they can be complex and require a thorough understanding to ensure you are using the right policy for your giving.

"Having worked in the charitable gifting space as an advisor...for the last 25 years, this new option of making a one-time payment makes it simple for the person making the donation (and for the organization) receiving the gift as My Par Gift provides the charity with options," explains Joseph. "The flexibility is significant and a welcome addition to the charitable gift planning field."

Saskatoon Community Foundation has been a trusted partner in local charitable giving since 1970, and works closely with wealth management and insurance professionals as part of donors' estate and charitable gift planning advisory teams. ●



Interested in making a charitable gift?

Contact **Philanthropic Advisor Jen Pederson** at development@saskatooncommunityfoundation.ca or **(306) 665-9880**.



How can professional advisors work with the foundation?

Contact **Advisor Associate Joanne McGrath** at advisor@saskatooncommunityfoundation.ca or **(306) 665-1764**.

Learn more about making charitable giving part of your financial plan.

<https://saskatooncommunityfoundation.ca/give/legacy-giving-and-wills/>

Canada Revenue Agency
Charitable Registration/
Business Number: 119140911RR0001



**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



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