



# PROMISE

past, present, and the possible ——— 2024/2025

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Four Generations of Generosity

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A Heart for Community and a Curious Mind: David Pederson's Legacy

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James & Inez Van Eaton Continue to Give Back to Shellbrook

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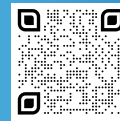
## Noteworthy

Chad Linsley's musical success traces back to Saskatoon community support



**“If we all pitch in, we do nothing but elevate our community and make it a better, stronger place for the next generation.”**

- Fundholders Candace and Curtis Kimpton



**Create your Saskatoon legacy.**

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**Saskatoon  
Community  
Foundation**

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# Message from the Board Chair and CEO

Dear Partners and Supporters,

At the Saskatoon Community Foundation, we are deeply committed to building a community where everyone belongs and is supported to thrive. Each day, we are inspired by the stories of our donors, the impact of our community partners, and the diverse voices that make Saskatoon a vibrant place for all. We are honored to serve as a bridge between philanthropy and community impact.

We are grateful for the opportunity to share stories of impact within our community and to highlight the incredible people who give generously to make this vital work possible. Together, we are creating a bright, inclusive future.

- **Amplifying Voices, Building**

**Partnerships:** The Foundation provides space for diverse voices, working closely with community groups to tackle Saskatoon's most pressing challenges. Through our Vital Signs™ and Vital Focus™ research, we gain deep insights into the needs of our community, ensuring that donations make the greatest possible impact.

- **A Milestone in Addressing Homelessness:** On October 10th, World Homeless Day, we proudly announced \$595,000 in multi-year partnerships to address homelessness in Saskatoon. This significant investment, made possible by the Robert Steane Fund to Alleviate Homelessness, brings us closer to creating sustainable solutions for one of our city's most urgent issues.

- **Commitment to Reconciliation:** Our dedication to reconciliation is unwavering, with endowed funds supporting reconciliation-focused initiatives. By advancing these efforts, we honour the journey toward a community rooted in understanding, respect, and shared values.

- **A Year of Unprecedented Generosity:** Thanks to your trust and generosity, we received over \$3.65 million in new donations and contributions and distributed \$4.69 million in grants to advance community impact. Every donation and grant brings us closer to a more inclusive and equitable Saskatoon.



left **Wanda Hunchak** right **Rachael Steinke**

As you read the inspiring stories in this issue, we hope you'll see the collective strength and compassion of our community. Here, you'll meet the people and organizations who lead, connect, and serve – each an essential part of Saskatoon's shared journey. Together, we are building a brighter future for all.

We invite you to reach out and explore how your support can create lasting impact in Saskatoon. Thank you for joining us in making a difference. ●

With gratitude,

**Wanda Hunchak**, CFA, CPA (CMA)  
Board Chair

**Rachael Steinke**, BA, MA,  
Chief Executive Officer

*Your gift keeps giving.  
Your story never ends.*

**Our Vision: A vibrant community where everyone belongs.**



## Four Generations of **Generosity**

*Like many donors, Gordon and Betty Bray contributed regularly over the years, and through accumulated contributions, established a Designated Fund, the **Dr. Gordon and Betty Bray Fund for Shakespeare on the Saskatchewan**. But their contributions did not stop there.*



Both Betty and Gordon were involved with the community in many roles. They counted their blessings and wanted to pass them on as best as they could through volunteerism. In addition to sitting on the SCF Board, Gordon was also a board member at the Saskatoon City Hospital. He was president of the Canadian Association of Radiologists and was also invited to become the first Canadian on the American College of Radiology Steering Committee. Betty received her Bachelor of Social Work after she raised her children, and worked closely with non-profits, such as Big Sisters. She sat on the boards for the Persephone Theatre, the Mendel Art Gallery and on the national board for the YWCA. Betty was also a role model, becoming the first female board chair of the United Way of Saskatoon.

Scott and Linda are Betty and Gordon's children. They recall their earliest memories of their parents filled with this extensive volunteerism. "It was just a part of life in our family. They never preached giving to us, they just led by example," Scott recalls. Gordon got Scott and his wife Carolyn giving by challenging them to give \$100/year for 10 years to the Batting 1000 campaign. Their parents always started their giving with absolute pride in Saskatoon. That pride went along with the financial and moral foundation of their contributions. This model of giving has now grown through four generations in the Bray family.

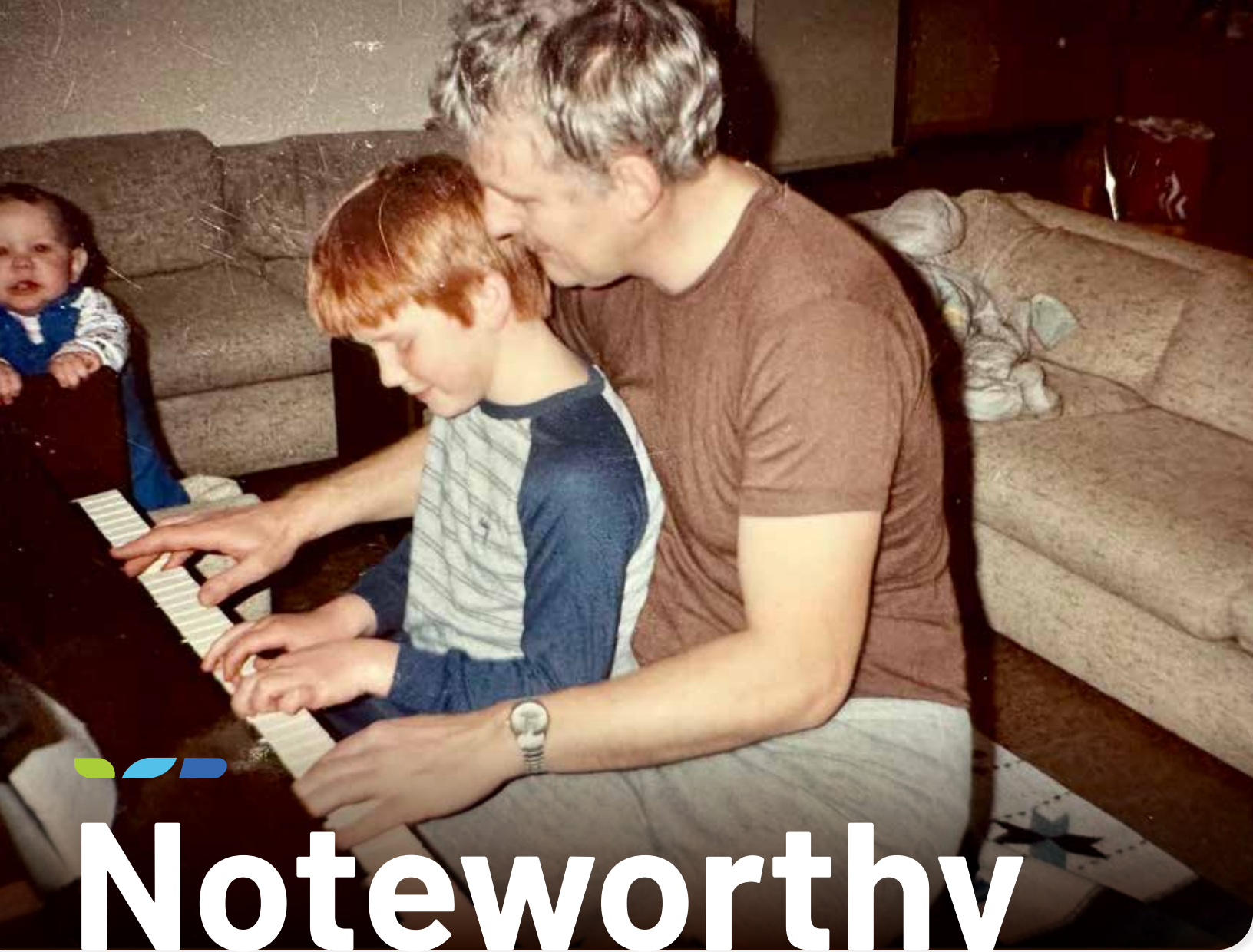


***By engaging in the community we move from self interest to a greater perspective. That shift has the power heal division in our city. Scott adds, "Supporting your community is fun! You get more than you give - whether it's time or money. You meet a lot of great people and you make the world better. Just leave the world a better place than you found it."***

Linda shares, "If you have the ability, you should use the ability. We're fully conscious that lots of people would like to give money to things, but don't have the means. We can, so we should, so we do." Building on the hard work and dedication of their deceased sister on women's issues, Linda and her husband Jim Gillies wanted to make a gift to women's shelters in Saskatoon. This brought in family continuance into their giving. In addition, The Brays have a deep appreciation for the focus on reconciliation and the Youth Advisory Council (YAC) within the SCF where young people come together to make grants to local youth projects. "Getting youth involved in giving at a young age builds habits" says Scott.

The Brays & Gillies value giving through Saskatoon Community Foundation because you can put your money in one place and cover many areas of the community - in perpetuity. The money is there, it stays there and it builds a nest over time. That money then goes into carefully considered areas that will make a difference in the community. The SCF has the deep relationships in Saskatoon to make this all possible. ●

[saskatooncommunityfoundation.ca/funds](https://saskatooncommunityfoundation.ca/funds)



# Noteworthy

Chad Linsley is one of Montreal's most sought after musical collaborators - his accolades run as long as the roots he traces back into Outlook, Saskatchewan. In the midst of his multi-faceted career, he can't help but feel thankful for all the people and opportunities that have brought him to where he is today.

Chad's father grew up in the UK and loved anything related to jazz and music. He recalls early memories of his Dad coming home from work, and instead of talking about his day, he would play the piano. Combine those musical connection times with an extensive vinyl collection of many of the great jazz legends, and the soil was being primed for Chad to fall in love with music at a young age.

In 1995, he wanted to hear a real jazz trombonist - JJ Watson at the Saskatchewan Jazz Festival - as he was currently playing trombone at school. Chad ended being captivated by the opening act, Christian McBride, who wowed the audience and had everyone up dancing. At that moment, he decided he wanted to share that kind of infectious energy that music can bring with people.

Following that spark, his teacher - Tanya Miller - got him into an honour band where he and a few other musicians made a Jazz Combo. He played piano and they started playing professionally around the province. They were doing what they loved and that led them all to study music in their own ways.

Chad went on to study music at McGill University. In 2000, he received the Dr. Whitmer Firor Music Scholarship from the Saskatoon Community Foundation to support his studies. The award provided \$2,500 towards his tuition. With the support of this award and other scholarships, this quality of education was attainable for the young man from Outlook, SK. Over and above, Chad felt that his passion for music was supported by his community. This gave him the confidence to really pursue music as a career.



Since then, he has performed and recorded with the legendary Ranee Lee and can be heard on Mike Rud's *Notes On Montreal* with vocalist Sienna Dahlen, winner of the 2014 Juno award for Vocal Jazz Album of the Year. He also appears on Sophie Day's 2021 Juno-nominated *Clémence* and has performed with Grammy award winner Jennifer Gasoi, Juno award winner Deborah Cox and Lorraine Klaasen, Félix award winner Natalie Choquette, and flautist Carolyn Christie of the Montreal Symphony Orchestra. At the 2009 Festival international de jazz de Montréal, he was nominated for both the General Motors Grand Jazz Award and the CBC Galaxie Rising Star Award for his debut album of original



compositions titled *Slideshow*. As an accomplished arranger, Chad has contributed well over a hundred pieces for Musicnotes.com, the world's leading digital sheet music retailer. As an educator, he received a teaching award from McGill's Schulich School of Music.

Chad has been very fortunate to have support all around him. This showed him the importance of opening doors for new students. He wants to show his students that there are bigger possibilities than they could ever imagine. ●

*Opening doors for others isn't always about talent. "When a student shows up for things and has an interest, that is something to build on. I had teachers who would go to the ends of the earth for me. As an educator, you have an incredible power to reach people and give them a larger sense of who they are as a person."*

**Your Gift Keeps Giving.**



# A Heart for Community and a Curious Mind: David Pederson's Legacy

*In September 2023, the Saskatoon Community Foundation staff wrapped around Jen Pederson, our dear colleague and friend, as she, with countless family and friends, held a celebration of her father's life. The Pederson girls—Jen, Sandy, and Susan—have stayed in our hearts over the months that followed.*

Not long after saying goodbye to him, the girls made time for a bittersweet, thoughtful conversation with the foundation about their beloved dad, what he believed in as a man, and his enduring influence on their lives.

Susan remembers the years on the family farm, near the small community of Hawarden, Sask. "When we were growing up, Mom and Dad were involved on the recreation board. In a small village, activities were the result of people rolling up their sleeves and...writing grants, organizing events, running ski clinics, volunteering at the curling rink or skating rink, making sure kids had something to do.

"When Hawarden School shut down due to (low) enrolment, he became involved in the Kenaston school board, community, and local dinner theatre."

He was a charming, gregarious "people person" his entire life. "He enjoyed entertaining people; he enjoyed a good pun, being amused, connecting with people, and laughing."

When his wife Elaine's health declined, the couple moved to the city, and David provided care for her, keeping active in numerous volunteer capacities, restoring old farm machinery at the Western Development Museum, bearing a flag and reciting at Remembrance Day ceremonies, or calling bingo.

Sandy acknowledges the influence her mom and dad both had on their children, instilling a community-minded spirit: "Growing up in a small community, we had to make our own opportunities. If you don't pitch in and make something happen it won't happen. It is your responsibility and





obligation and you have to be involved to make community work. Our parents both had a broad view of community.

"They loved to travel the world beyond their hometown. We had an unconventional farm childhood, with one foot in the city (of Saskatoon) and an eye on the rest of the world."

Strong character, fairness, and pluralism were modeled. "We were always encouraged to have a bigger view, recognize our own privilege and give back. As farmers, one privilege—and responsibility—was to respond to hunger. No one in this wealthy country should be hungry."

Susan agrees, "Our parents knew the issues in the community. It was not a matter of how hard



**David and Elaine Pederson**

you work; sometimes people need extra help and haven't had the same opportunities. It's our responsibility, and we are all part of this community."

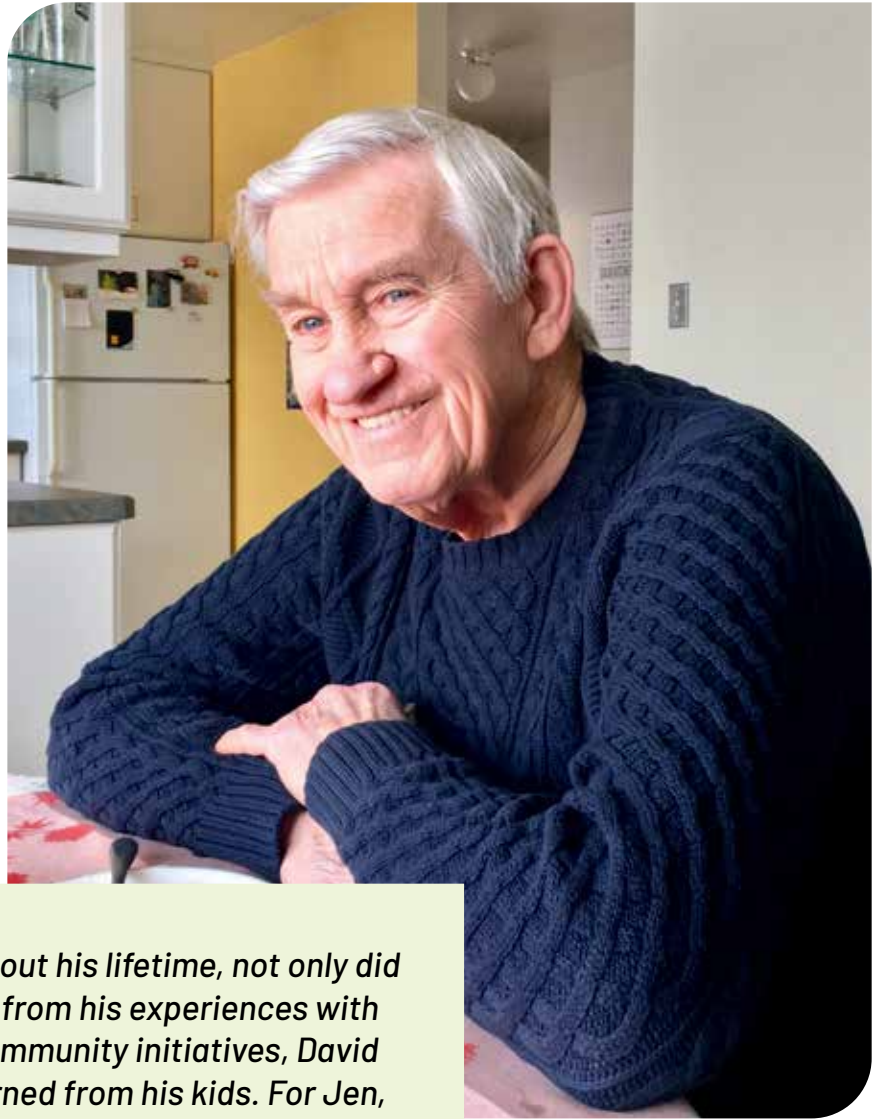
For her dad, being careful with money combined with endless generosity Jen remembers, "There was always the understanding that you supported community with your time and money. (My parents) weren't over the top but we saw them demonstrate their giving all the time.

"After Mom died, Dad figured out what their charitable legacy (as a couple) might be. We still own his La-Z-Boy recliner in need of recovering... but Dad was a big picture thinker and good at math. He didn't shy away from spending money when it mattered: people who were hungry and people who needed somewhere to sleep.

"Dad was savvy and astute, very careful with his investments, and worked with several financial advisors over the years. He had settled mom's estate and knew the financial picture. The first fund he established was an endowed fund to address supported housing and food security, which he was able to build through a gift in his will."

"When the idea of the DASF (Donor Advised Spendable Fund) came out, he liked that," says Jen. "He always considered his giving to be





from “their” money, on behalf of him and Mom. He liked an intensive shorter term investment, because of his experience in community projects. He used a gift of securities to create the DASF...and was one of the first DASF donors. He used (the fund) to look after his annual giving to a list of approximately ten organizations. He wanted simplicity.”

David’s openness was an inspiration to Susan. “He was always learning. Dad was inspiring. He understood the privilege of the land we grew up on. Grandpa was given land as a veteran, therefore we were now in a position to build wealth because of this privilege...Dad had a very unique, curious mind and an open heart, and was interested in talking to everyone.”

A number of international charities attracted David’s involvement. He threw his support behind Farm Radio International, seeing a way for farmers to increase yields and build better livelihoods with dignity. During a tour of Ghana with Sandy, he met with farmers there and was struck by the need for agricultural information, market access, opportunities for women, and infrastructure.

Throughout his lifetime, not only did he learn from his experiences with many community initiatives, David also learned from his kids. For Jen, her dad was a connector.

*Throughout his lifetime, not only did he learn from his experiences with many community initiatives, David also learned from his kids. For Jen, her dad was a connector. For Sandy, David was an inspiring man with an open heart and a curious mind.*

For Sandy, David was an inspiring man with an open heart and a curious mind.

“He’s remembered so well,” says Susan, “I want him to be remembered for the great person he was.”

The endowed Pederson Family Fund addresses food security and homelessness by providing food, shelter, and ongoing supports to help people in Saskatoon. The Pederson Fund DASFs support a broad range of organizations local, national, and international, funding causes as diverse as habitat preservation, hospital equipment, human rights and the rights of refugees, cancer research, scholarships for Indigenous youth, microloans, and providing meals to the hungry. ●

[saskatooncommunityfoundation.ca](http://saskatooncommunityfoundation.ca)

James & Inez Van Eaton

continue to

# Give Back

to Shellbrook



James and Inez Van Eaton farmed near Shellbrook for many years. Once his health demanded he have more regular care, Jim moved into the Parkland Integrated Health Centre (PIHC) in Shellbrook, where he lived for the last several years of his life. Jim was a real character and a real forward thinker. Giving time and sponsorship is nothing new to the Van Eatons.

Over the years Jim has been an important player in the Parkland Integrated Health Center building and an active member of the Shellbrook and District Health Services Foundation. He was involved with Woodland Bus Association, a volunteer group that advocates and raises funds to purchase a w/c accessible van and bus for community members and people in a care setting. These are merely a few of Jim's community contributions.

Referred by his financial advisor, Jim set up a gift in will agreement with Saskatoon Community Foundation back in 2014 to create a fund that would benefit recreation programs at PIHC. The most important element that Jim emphasized was the funds were to go to support recreation programs

**Inez and James Van Eaton**

and be spent at the discretion of the recreation programming staff. Jim proudly shared that he and Inez would like the elders to have access to the things that would brighten their day, simple things like ice cream on a hot day, a country drive, a meal ordered in or out, and planned or spontaneous recreation and leisure opportunities.

The Jim and Inez Van Eaton grant has been graciously appreciated by elders and the Parkland Integrated Health Center Community as a whole. When this news was shared at a resident and family council meeting the response was, "That's just like Jim, looking out for the betterment of his community."

The "JIVE (Jim Inez Van Eaton) Jar" was started to collect suggestions on what will make elders' days brighter. Resident and family council and Recreation Therapy compile the suggestions and plan great things together.

**Some of the items purchased to brighten elders' days include:**

- meal sponsorship- and plan to support a meal ordered in once a month or so
- Dairy Queen ice cream gift card-used for ice cream treats while on country drives
- popcorn twists, soft cheezies, slush drink mixes and cups
- ice cream sundae supplies

**In the process:**

- House activity kits (puzzles, Diamond art word search, adult coloring books, etc.)
- rhythm sticks
- HDMI cords for projecting photo and culture presentations, iPad chargers
- garden hoses for watering raised gardens and flowers
- corn hole & board games
- virtual opportunities
- bus sponsorship (mileage)

These are just a few things planned with many more to come. The gift of Jim and Inez is making a difference - now and in the years down the road! ●

## Saying goodbye to two role models



**Murray Sinclair**



**Gilbert Kewistep**

This past year, we've said good by to two beacons in our community - Senator Murray Sinclair and Gilbert Kewistep. Both Senator Murray Sinclair on a national scale, and Gilbert Kewistep locally in Saskatchewan, were exemplary leaders growing from their individual experiences and humanity. Both experienced the harm caused by residential schools. Their response to that harm was to offer courage, truth, kindness and the opportunity to heal and to build better communities based on truth.

Both of these leaders had a significant impact on the journey of Saskatoon Community Foundation in Truth & Reconciliation. May they live on through their courage, teachings and calls to action. ●

***Learn more about directed giving or make a personal or corporate donation:***  
**[saskatooncommunityfoundation.ca/initiatives/](https://saskatooncommunityfoundation.ca/initiatives/)**

# Working Together

## with Professional Advisors

Many advisors Saskatoon Community Foundation works with are having conversations about giving with their clients, opening up opportunities to get to know them better and bring about a deeper connection. Some advisors may not be aware that their clients can make significant charitable contributions and create significant charitable legacies that continue to be managed by their advisors. The External Investment Advisor program is a tool for Saskatoon Community Foundation to break down a barrier that many advisors face – keeping donated funds under their management or “on their book.”

### **Why would a donor want to keep their gift invested with their advisor?**

Often there is a loyalty to the client-advisor relationship that the client wants to maintain even as they are building their charitable legacy.

### **What kind of paperwork is there for the donor?**

The Foundation creates a fund agreement with the donor that outlines the purpose of the gift and what they want their gift to do and covers details like the time horizon of the gift (i.e. whether it's endowed forever or is a non-endowed spendable fund), where the grant disbursements will go, and how those grant disbursement decisions will be made.

### **What about paperwork for the advisor?**

The advisor signs an External Investment Advisor Agreement with the Foundation and agrees to invest the fund following the Foundation's Statement of Investment Principles and Statement of Investment Beliefs. These are the documents developed by our Investment Committee and approved by our Board of Director that guide our investments. Generally, the advisor's firm's compliance department reviews the agreement before signing.



*“We really see this as a win-win-win – the advisor wins by keeping the donation on their books, the client/donor wins by having a vehicle to make their gift easily and efficiently, and the community wins as gifts are flowed to organizations doing their good work.”*

*– Wayne Brownlee, Brownlee Family Fund*

### **Are there other investment guidelines or targets?**

In addition to working within the Statement of Investment Principles, External Investment Advisors are expected to meet certain earnings targets.

### **How does the relationship work?**

Once the gift is made, Saskatoon Community Foundation becomes the client for that fund. The advisor provides quarterly updates on the investment performance and once a year, after the Foundation's year-end, the advisor's fund provides both the Foundation's administrative fee and the granting allowance to the Foundation for disbursement. The Foundation keeps the donor informed of grant disbursements and the impact of their giving. ●

**To learn more about the External Investment Advisor Program at Saskatoon Community Foundation, please contact Jen Pederson, MBA, CFRE, Philanthropic Advisor and Director of Development at 306-665-9880 or [development@saskatooncommunityfoundation.ca](mailto:development@saskatooncommunityfoundation.ca).**

# COMMUNITY STORIES



## What makes a strong community?

*"I think everybody working together and taking care of each other makes a good community. I think when I became a mother it became a bit more important, because it's somebody's child out there, and I think that taking care of one another is very important. I think it makes the world go around. Kindness is very important, putting yourself in someone else's shoes is also the way we should look at the world."*

- Stacey



## What does building community look like to you?

*"A community is something that's shared, isn't it? [...] Today, I could've stayed home. But I chose to go on the bike, and ride along the trail, to come down to the Remai here and have some social interaction. So I'd say, getting out, getting into the community, doing something that involves other people, as opposed to staying at home. Sometimes when you make that effort, you might have a conversation with yourself, or someone else, which builds some sense of community. Getting out of the house, being in front of other people, helps you to be more centred, because you're not so isolated, and that makes you a better community member."*

- John



## What's your wish for Community?

*"Some people have nowhere to go. My wish is that I, or any of my kids, become somebody. Then the first thing I would like to go do back home is open a hospital and open a home for people who don't have anything. Or here, I hope for the government to do something for the people, for the community. Like a home, have a safe place to go, and more help for them. [...] Because I've been there. I'm a single mom, I was in an abusive relationship, and I had to leave and I had nowhere to go. I had to stay in a vehicle with my kids for one week. I was sleeping in my car with my kids. Five kids in a car because I didn't have anywhere to go, I didn't know what to do. Because I came here with my partner and my kids. In my culture, we're not supposed to say anything, we're just supposed to keep everything inside. And I didn't have anyone to talk to or to call to say 'I need help'. So if there were more places where people could go to get help, it would be nice. [...] And what I see all the time here, we see a lot of people who are struggling, who need help. So if we can get more help for people, it would be nice."*

- Ami





When gifting stock or securities through Saskatoon Community Foundation, you as a donor receive a tax receipt for the full amount, eliminating the capital gains taxes associated with the stock. You can benefit from this added incentive to reduce the real cost of your charitable giving or increase the amount of your gift without increasing the cost.

It is easy to work with Saskatoon Community Foundation to make a donation of securities and provide financial support for one or more charities of your choice. Qualified donees are defined by Canada Revenue Agency, and include charitable organizations, city or town offices, and most churches, schools and universities.

Contact us to discuss donations of private company shares. The three important factors we consider are: determining the market value of the shares; immediate selling opportunity or pre-arranged selling arrangement; and whether the shares have been acquired three years prior to donation time. ●

# Giving securities

is an easy way to contribute

*To learn more about gifting securities, please contact Jen Pederson, MBA, CFRE, Philanthropic Advisor and Director of Development at 306-665-9880 or [development@saskatooncommunityfoundation.ca](mailto:development@saskatooncommunityfoundation.ca).*





**Do you feel compelled to give back to Saskatoon? Do you want your donation to go where it can really make an impact on the root challenges that face our community?**

GiveYXE was designed to use the power of collective impact to create a vibrant community. The Saskatoon Community Foundation works alongside community organizations to understand the most pressing challenges and where investment can be made. All the money that is donated through the GiveYXE fund is pooled to tap into leverage economies of scale. Each year, the funds are dispersed with the diligence of the Community Foundation and the guidance of community-service advisors.

**Join us in giving to make YXE the best community it can be!**



# 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](mailto:development@saskatooncommunityfoundation.ca) or **(306) 665-9880**.



**How can professional advisors work with the foundation?**

Contact **Advisor Associate Joanne McGrath** at [advisor@saskatooncommunityfoundation.ca](mailto: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



You have more power to make a difference than you realize. By giving even a small portion of your estate to charity, you can make a significant impact on the causes you care about and still support those you love. In short, you can do both.

**If enough Canadians got on board and donated just a small percentage of their estate to charity, it could mean as much as \$58 billion for social good in this country.**

## What story will your gift tell?

Support a charity in your Will



Saskatoon Community Foundation  
101 - 308 Fourth Ave N  
Saskatoon, SK  
S7K 2L7