

COMMUNITY NEWS + INFORMATION FROM

THE VICTORIA FOUNDATION

pulse



SUMMER 2013

ALLIES OF THE Opera

VITAL LOANS

BRIDGE NON-PROFIT FUNDING

LEAVING A LEGACY WITH THE WHITTAKERS // TALKING WITH HON. JUDITH GUICHON // GRANTS AT A GLANCE



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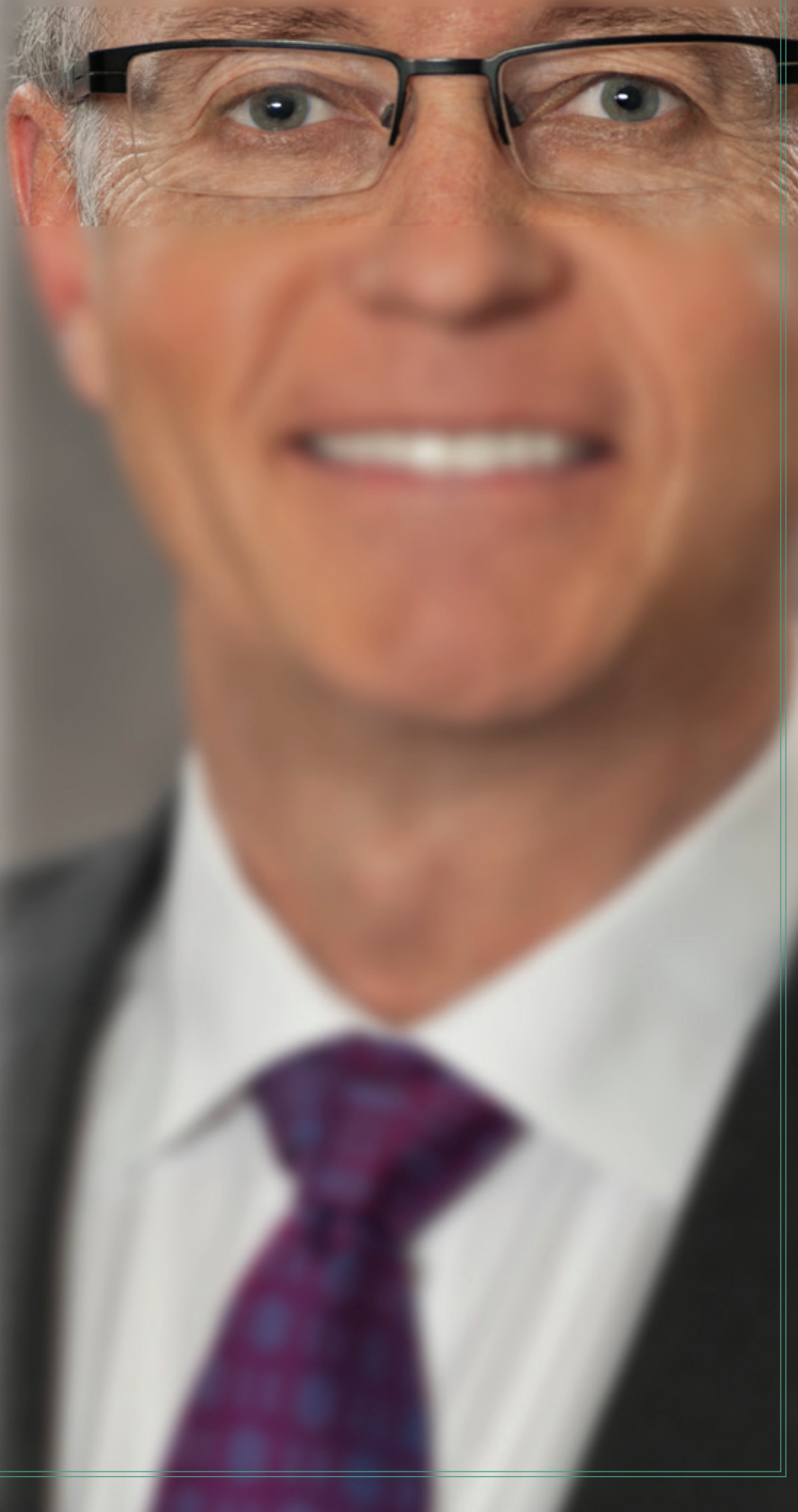


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VICTORIA FOUNDATION

CONNECTING PEOPLE WHO CARE WITH CAUSES THAT MATTER®


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OF CANADA

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PHOTO BY GARY MCKINSTRY



WELCOME TO *PULSE*. Every now and then at the Victoria Foundation, we get an opportunity to take the work we do and turn it up a notch. Publishing *Victoria's Vital Signs*® for the first time in 2006 was certainly one of those defining moments. Other milestones in recent memory include the launch in 2009 of Every Step Counts, a therapeutic walking and running program for people experiencing barriers and challenges with mental health, addiction, and related issues, and in 2011, the introduction of the Smart and Caring program for Physical Literacy. More recently, the concurrent launch of our Vital Loans program and our Community Knowledge Centre this past February were definitely important steps forward for us.

I believe that the publication you're reading right now is the latest in this series of turning points. With the support of Boulevard Lifestyles and the sponsors you will see within the magazine, we've created what we hope will be a wonderful new means of sharing the story of this great community we live in and the wonderful work of the individuals and organizations striving every day to make it even better.

"Why pulse?" you might ask. In considering a name for our new magazine, we wanted something that spoke to the many important things happening in our community, and how they ultimately reflect our community's collective wellbeing, health, and overall vitality as a place to live, work, grow and play.

Whether you're familiar with the Victoria Foundation or not, I hope you'll find *pulse* an enlightening and inspiring read. In this issue, you'll read how a partnership between a community foundation and a credit union has allowed an arts organization to grow and flourish, as well as other engaging stories on local individuals and organizations with a passion for community improvement. And, because we hope what you read will inspire you to take action yourself, we've included some great information on how to get connected with organizations in your community and support long-lasting improvements to the issues we collectively face. ♦

Sandra Richardson
Chief Executive Officer

➤ The Pacific Opera performs *Albert Herring* at the Royal Theatre, a co-production with the Vancouver Opera.



Vital Loans

helps Pacific Opera Victoria sing



PHOTO BY DAVID COOPER PHOTOGRAPHY

→ HOW TO APPLY FOR A VITAL LOAN

Go to victoriafoundation.bc.ca/vital-loans. Review the FAQs and eligibility checklist, then fill out the application form. There are no application deadlines. Applications are reviewed as they are received.

WITHOUT FAIL, tough economic times filter down to organizations that rely on donor support. When it comes to artistic groups, paying the bills while being innovative requires a star performance.

As Patrick Corrigan, the executive director of Pacific Opera Victoria, says, "Pacific Opera has never been an organization that moves backwards. How do we move forward with financial prudence, while maintaining our mission of expanding our artistic scope and community impact?" His answer: produce more opera!

The 34-year-old POV is highly regarded in Canada for its original productions, bold repertoires and notable artist development. Earlier this year, in partnership with several Victoria arts organizations, POV upsized its main stage presentation of Benjamin Britten's *Albert Herring* into a citywide festival by presenting two small-scale Britten operas: *Noye's Fludde* and *Let's Make an Opera / The Little Sweep*. Additionally, *Albert Herring* became a co-production with Vancouver Opera.

OVERCOMING FINANCIAL BARRIERS

But a problem existed. POV lacked the cash reserves necessary to mount the ambitious festival. Short-term capital was required to finance the three productions simultaneously during a time of year when, historically, the company had very little cash on hand, Corrigan says.

In a serendipitous conversation, Corrigan heard about the Victoria Foundation's newly launched Vital Loans program from Sandra Richardson, the Foundation's CEO.

"It's not extraordinary that I would have reached out to Sandra for

guidance with a challenge. Sandra and the Victoria Foundation have always been important allies in achieving our mission and goals, as they are for countless organizations in Victoria," Corrigan says.

Soon after, POV had secured their loan for \$150,000 at four per cent interest (lower than the traditional bank rate). POV will pay off the one-year loan early via co-production revenues, ticket sales and fundraising, Corrigan says. "It's great to know that the program is there to help organizations bridge gaps in their cash flow cycle," he notes.

Vital Loans, a short-term (maximum three years) lending program, provides financing of up to \$500,000 to registered charities on Southern Vancouver Island and the Southern Gulf Islands. This type of organization wouldn't qualify for bank loans because they lack collateral. To add financial muscle, the Victoria Foundation has partnered with Island Savings.

ENSURING CHARITIES GROW

Richardson and her past board chair, Steve McKerrell, conceived the idea of Vital Loans a few years ago when they heard about a Victoria non-profit agency that was in a bit of a crisis. While waiting for confirmed government funding, demand had stripped its shelves bare. What it needed was hard cash to tide it over until government dollars were released.

"With the economy we're in, many charities are really squeezed. It's the new reality," McKerrell says. Over 1,000 registered charities in Greater Victoria create fierce competition for funding, adds Richardson, who has led the Victoria Foundation since 2001.

Hence, the creation of Vital Loans, which complements the Foundation's *Vital Signs* project, the well-received annual report card on life in Greater Victoria.

In fact, it was at a *Vital Signs* event, during a casual conversation with Rod Dewar, the CEO and president of Island Savings, that Richardson's

wish to provide funds to cash-strapped community groups was realized.

The tête-à-tête soon became a discussion about ensuring charities stay viable and grow while contributing to the community, Dewar recalls. Beyond the social concern, a business case exists. Keeping charities in business is good business. Helping them grow boosts employment and strengthens communities. Since the Victoria Foundation and Island Savings are Island-based, all of the money stays on the Island, Dewar notes.

SHARING SOCIAL VALUES

Taking part in the joint venture was an easy decision for Dewar, who has been with Island Savings for five years. "There was a social conscience aspect to this that was appealing — trying to make sure small business can succeed and become medium-sized," he says.

Richardson is delighted to have Island Savings on board. "They do a lot

for youth, families and sports. There's a real friendliness about them," she says.

The two organizations also share similar social values as supporters of non-profit organizations. The difference is that the Victoria Foundation is in the granting business, not the loan business. Island Savings can offer the "rigour and knowledge" necessary for evaluating loans, Richardson says.

When borrowers make an application, Island Savings and Victoria Foundation meet to review it and make a collective decision. "We know what questions to ask," Dewar says.

Pacific Opera, for example, had to provide detailed information about its cash flow and ability to repay the loan. "The program still requires appropriate examination, assessment and diligence to ensure a Vital Loan is the right solution for the charity," Corrigan explains.

RECYCLING DONATED DOLLARS

Vital Loans also addresses the wishes

of donors who want to see their contributions revitalize the community on an ongoing basis. As loans are provided to registered charities, and then paid back, the dollars are recycled in perpetuity.

Vital Loans started with a total lending pool of \$4.5 million, jointly funded by the Victoria Foundation and Island Savings. "The hope is to build the fund to \$20 million," Richardson says. Such growth is dependent on attracting both donors and borrowers. But the much-honoured Richardson is confident that the vital dollars will be found. A decade ago, the Victoria Foundation held \$20 million under management; today, it holds \$200 million.

POV wouldn't hesitate to apply for an encore Vital Loan. "Working with Victoria Foundation and Island Savings has been wonderful," Corrigan says. "The design of the Vital Loans program met our needs beautifully." ♦



Rasool Rayani, Naz Rayani, & Zahra Rayani

Our Family and Pharmacies are Committed to Serving Victoria

Naz Rayani, his family and Victoria Peoples Pharmacies are honoured to support the Victoria Foundation's vision of *Connecting People who Care with Causes that Matter®*.

For over 30 years we have been committed to a healthy and strong Victoria. As an organization we believe in helping those in need and are proud supporters of the Victoria Foundation, the World Partnership Walk, the Walk for ALS, the Cool Aid Society and the Children's Health Foundation of Vancouver Island.

Join us in congratulating Naz on receiving an honorary doctorate from the University of Victoria – an honour that reflects Naz's lifelong commitment to service and volunteerism.

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a shining light

talking with BC Lieutenant Governor,
The Honourable Judith Guichon

»» TELL US ABOUT YOUR BACKGROUND.

I left Montreal 45 years ago. Three of us drove across Canada to Whitehorse, 5,500 miles without a flat tire. I met and married my husband, Lawrence Guichon, a commercial pilot, in Whitehorse. In 1972, we returned to the Nicola Valley where we raised four children on the ranch. I was very involved with ranching, doing bookkeeping and record-keeping even after I lost Lawrence in July 1999. I also became involved in the BC Cattlemen's Association, serving as president for two years. I was on the Grassland's Conservation Council board and the Species At Risk task force. I also play the flute.

»» WHAT DO YOU MISS ABOUT THE NICOLA VALLEY?

My granddaughter Danica, 9, my five dogs, my two cats, my horse Skippy.

»» HOW HAVE YOU PROTECTED YOUR RANCLAND AND NATIVE SPECIES?

We don't think we know enough

»» THE VICTORIA FOUNDATION OPERATES UNDER YOUR PATRONAGE. WHAT DOES THAT MEAN?

I help shine a light on what they do at any opportunity. If they have an event, I attend and help bring attention to it. They asked me and I said yes because the excellent work they do is in line with my goals.

about any one species, so we try to manage for ecosystems. We started practising holistic management about 25 years ago, and have a long-term goal based on what we want the land to look like in a hundred years.

»» WHAT ARE YOUR PRIORITIES AS LIEUTENANT GOVERNOR?

On top of constitutional roles, I have four programs: Stewardship, to shine a light, through awards, for individuals or groups focusing in some creative way on future healthy land and people; Leadership, bringing together outstanding leaders of the present to mentor upcoming young leaders; Music and Arts, because I don't think you can have healthy communities without music and

arts; fourth, we're going to continue honouring Steven Point's literacy program, which has been successfully bringing libraries to remote, mostly First Nations, communities. One of my personal goals is to see much of BC and meet people who are connected with the land.

»» WHERE WOULD VICTORIA BE WITHOUT THE FOUNDATION?

Victoria would be a lot less gentle and wonderful place to live. Their annual Vital Signs survey is an excellent resource because people know where to target their dollars.

»» IS BEEF ON THE GOVERNMENT HOUSE MENU?

Absolutely.

Grants at a Glance

From youth programs to seniors' care, grants make a difference



PACIFICA HOUSING

► \$10,000

The “Growing Our Gardens, Growing Ourselves” program successfully demonstrated the importance and effectiveness of food security by teaching gardening skills to formerly homeless folk who were residents in two apartment buildings on Gorge Road. Participants took part in all aspects of the project, including constructing a green growing space from a parking lot at Medewiwin and maintenance of the fledgling raised-bed garden at Waterview. Dozens of residents learned to work together to create gardening guidelines and skills around organic gardening. In addition, participants gained insight into positive social interaction and sharing, improved self esteem, knowledge of food security, and food preparation.

Contact: Karyn French

karynf@pacificahousing.ca | 250.385.2131

→ OUR VISION is a caring society where people of all ages and abilities achieve their full potential.

BROADMEAD CARE SOCIETY

► \$20,000

Nigel House received new equipment to enhance the safety, dignity, care and comfort of the 25 adults with disabilities who live there. The residents at Nigel House have diagnoses including multiple sclerosis, Parkinson's disease, spina bifida and brain injury. They live at Nigel House 12 years on average; it is their home. The purchase of lifts and new mattresses enhanced the quality of life for these residents.

Contact: Jennifer Jasechko

jennifer.jasechko@broadmeadcare.com

250.658.3226



PHOTO COURTESY OF BROADMEAD CARE

→ OUR VISION is for all people to have equal opportunities to participate in our community.

PHOTO BY KERR PHOTOGRAPHY



RECREATION INTEGRATION VICTORIA

► \$2,500

Students in the Reynolds Vital Youth program gave their entire school allotment to this partnership with Recreation Integration Victoria, which provided leisure assistance passes and volunteer support for disabled youth to allow them to go sailing or pursue other active lifestyles.

Contact: Doug Nutting
dnutting@rivonline.org | 250.477.6314

“THE VICTORIA FOUNDATION HAS PROVIDED OVER \$116 MILLION IN GRANTS TO CHARITABLE ORGANIZATIONS AND STUDENT SCHOLARSHIPS SINCE ITS INCEPTION OVER 75 YEARS AGO.”

This unique collaboration to celebrate the legacy of Chinatown included exhibits to mark the 150 years of transnational and transpacific history of BC and our Chinatown's role. It also included Chinese contributions to maritime life and culture in BC; the world premiere of a commissioned work about the Chinese immigrant experience performed by the Victoria Symphony; lectures, photos and stories; storytimes for children at GVPL; and various community gatherings.

Contact: Mitchell Krieger
mitchell@victoriasymphony.ca | 250.385.9771

VICTORIA SYMPHONY SOCIETY, THE MARITIME MUSEUM OF BC, THE GREATER VICTORIA PUBLIC LIBRARY, VICTORIA CONSERVATORY OF MUSIC, ROYAL BC MUSEUM, & UNIVERSITY OF VICTORIA LIBRARIES

► \$68,000



2012

VICTORIA FOUNDATION BY THE NUMBERS

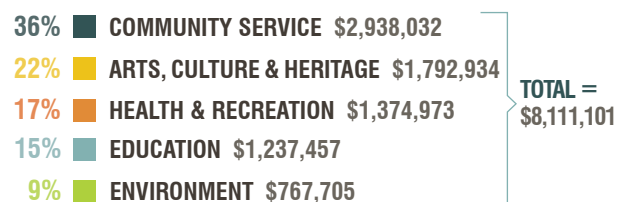
FINANCIAL HIGHLIGHTS

- ▶ Total Assets of over \$196 million
- ▶ Total Endowed Assets increased to over \$136 million
- ▶ Donations and bequests received of over \$8 million
- ▶ Investment returns averaged 10.59% & 10 year returns averaged 6.93%
- ▶ Operating expenses average 0.97% of average total assets
- ▶ Over \$3.2 million in grants from endowment funds
- ▶ Over \$5.3 million in grants from pass through, trust and provincial funds

SUMMARIZED STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS

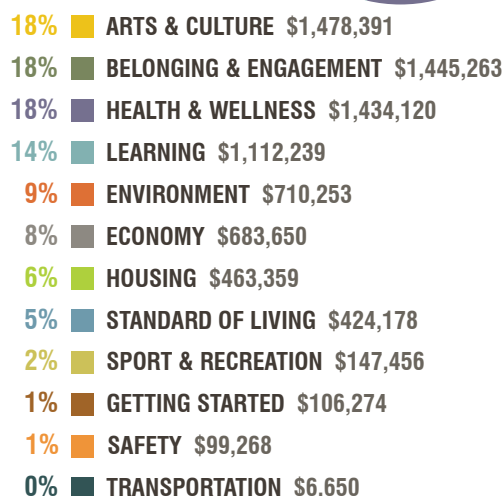
FOR THE YEAR ENDING DECEMBER 31	2012	2011
REVENUE:		
GIFTS RECEIVED FOR IMMEDIATE GRANTING	\$ 5,340,928	\$ 7,276,041
GIFTS TO OPERATIONS	\$ 208,284	\$ 408,504
TOTAL RETURNS ALLOCATED TO OPERATIONS & GRANTING	\$ 4,403,034	\$ 4,022,397
FEE REVENUE - TRUSTS & MANAGED FUNDS	\$ 454,061	\$ 422,888
LIFE INSURANCE PREMIUMS	\$ 212,074	\$ 103,796
	\$ 10,618,381	\$ 12,233,626
EXPENSES:		
GRANTS	\$ 8,515,881	\$ 10,162,153
COMMUNICATIONS & COMMUNITY LEADERSHIP	\$ 265,193	\$ 426,508
OPERATIONS EXPENSES	\$ 1,557,414	\$ 1,520,411
LIFE INSURANCE PREMIUMS	\$ 212,074	\$ 103,796
	\$ 10,550,562	\$ 12,212,868
EXCESS OF REVENUE OVER EXPENSES FOR THE YEAR	\$ 67,819	\$ 20,758
NET ASSETS, BEGINNING OF YEAR	\$ 128,627,293	\$ 125,958,587
NEW GIFTS & CONTRIBUTIONS TO ENDOWMENT FUNDS	\$ 3,281,786	\$ 3,442,160
TOTAL RETURNS ALLOCATED TO NET ASSETS	\$ 5,516,835	(\$ 794,212)
EXCESS OF REVENUE OVER EXPENSES FOR THE YEAR	\$ 67,819	\$ 20,758
NET ASSETS, END OF YEAR	\$ 137,493,733	\$ 128,627,293

2012 GRANTS BY FIELD OF INTEREST*



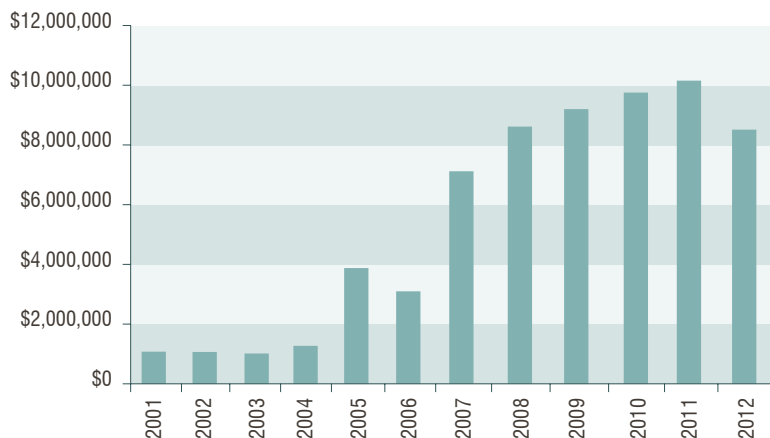
* Excludes grants between endowed funds of \$404,780

2012 GRANTS BY VITAL SIGNS INDICATOR AREA*



* Excludes grants between endowed funds of \$404,780

GRANTING GROWTH



- ▶ The Victoria Foundation maintained the distribution rate at 3.5% for 2012. The amount of grants disbursed from endowment funds increased by 10%. The overall grants have decreased from 2011 due to a decrease in gifts received for immediate granting.

BREAKING DOWN BARRIERS TO POST-SECONDARY EDUCATION

WHAT ARE THE ISSUES?

Post-secondary education costs in Canada have increased steadily over the past decade: the average four-year university degree costs \$58,000, including tuition and living expenses. The average student in Canada graduates from a community college owing \$13,800 — and over \$26,000 if the degree is from a university.

\$58,000

THE COST OF AN AVERAGE FOUR-YEAR UNIVERSITY DEGREE

REDUCING THE BARRIERS

The Irving K. Barber BC Scholarship Society, working with the Victoria Foundation, grants almost \$2 million annually in innovative, province-wide scholarship programs. One program helps manage the cost of physical relocation for education, while others help increase the number of Aboriginal students attending college or university, or assist students with international scholarships.

AWARDING SCHOLARSHIPS

Students are awarded for community service and volunteerism in addition to academics. Many awards are renewable, providing ongoing support after each successful year of study.

WHAT THE VICTORIA FOUNDATION BELIEVES

All young people should have an equal opportunity to fulfil their education goals and realize their career dreams. Removing this barrier is some of the Foundation's most important and rewarding work.

VICTORIAFOUNDATION.BC.CA/SCHOLARSHIPS

easy as ABC

helping young people get active early

SMART & CARING Community Funds were created at community foundations across the country when, in May 2011, the Governor General of Canada challenged them to support programs that could lead to a smarter and more caring Canada, hoping to see a measurable difference by the country's 150th anniversary in 2017. The Victoria Foundation was the first to respond to this call when they partnered with the ABCs of Physical Literacy program, run by the Pacific Institute for Sport Excellence (PISE).

THE ABCs OF PHYSICAL LITERACY

THEIR GOAL

"Society deemed a long time ago that it was important for everyone to have a certain amount of academic literacy," explains Robert Bettauer, CEO of PISE. "That principle of literacy needs to be applied physically as well, because we are physical beings." The ABCs of Physical Literacy program is designed to provide young people with a foundation upon which to build an active life. "They're learning the alphabet of movement," says Bettauer.

WHERE THEY BEGAN

In early 2012, Bettauer met Sandra Richardson, CEO of the Victoria Foundation. "She immediately fell in love with the idea of physical literacy and the ABCs, and saw the huge benefit it could provide to the communities in Victoria," says Bettauer. With the support of the Victoria Foundation, PISE has brought physical literacy courses to the Cridge Centre for the Family, Craigflower Elementary, and other schools and rec centres around Victoria.

WHERE THEY'RE HEADED

"We want the concept of physical literacy and physical literacy programs to be available and properly implemented in every school, in every daycare, in every rec centre!" exclaims Bettauer. To that end, when PISE delivers the program, there is always at least one instructor from that school or rec centre taking part, learning how to teach the skills so that they can continue these lessons after PISE has gone.

The physical literacy movement is gaining momentum. In late April, Bettauer had just returned from Banff and the first International Physical Literacy Conference. With him at the conference was Gord Inglis, chair of the Bachelor of Sport & Fitness Leadership program at Camosun College. Going forward, Inglis and Bettauer hope to encourage more collaboration between Camosun and PISE.

HOW YOU CAN HELP

Bettauer invites anyone who's interested in physical literacy and the ABCs program to come out to PISE and tour their facilities. Donations to the Smart & Caring Community Fund through the Victoria Foundation enable the Foundation to continue to support the program. ♦

be inspired. take action.

community knowledge centre

The Community Knowledge Centre is the Victoria Foundation's next step in *connecting people who care with causes that matter*®



WHAT IS A COMMUNITY KNOWLEDGE CENTRE?

The Community Knowledge Centre is an online knowledge hub that extends and complements the impact of our annual *Victoria's Vital Signs*® report.

It showcases the innovative and effective solutions that local organizations are undertaking to address issues and build on successes.

This site provides a place for donors and the community to come and see what is being done, and to learn more about how they can contribute to this ongoing work.

Just as *Victoria's Vital Signs*® offers a snapshot of the issues facing our region, the Community Knowledge Centre provides an answer to the "Now what?" question that the report raises.



WHO CAN USE IT?

→ Community

The site is designed to help visitors gain access to stories that speak about the issues in our region and the organizations that are transforming people's lives in our communities.

→ Donors

Interested donors and the general public can use the site as a resource to find out where their support is most needed.

→ Registered Charities

Charities can use this platform to tell their story to an engaged audience and highlight their collaborative work with like-minded organizations and individuals, both locally and across the wider provincial, national and international communities.



HOW CAN I USE IT?

Visitors can search the site by Vital Signs issue area, alphabetically by organization, by regional area, or by the populations served. Each profile will include our overview of the work being done by that organization, and feature a successful program that was funded by the Victoria Foundation.

Profiles contain a combination of photographs, video and text, all relating to the organizations' work currently underway in the community.



START YOUR SEARCH
ckc.victoriafoundation.bc.ca

PHOTO BY LEANNA RATHKELLY

CLOSE TO

Home

From Seattle to Victoria, donors give locally to see the change

"SOCIETY THESE DAYS IS so mobile, but here you have some permanency, because so many people retire to Victoria," says Veronica Whittaker in the Shoal Point condo she and her husband Ian have lived in part time since 2002. "These people are from Holland; these people are from Ontario," she says, gesturing to neighbouring walls. "If everybody's from somewhere else, you've got something in common to start with." The Whittakers split their time as retirees between Victoria and Seattle, and in each city they look for that common ground to engage with the community.

INSPIRED TO GIVE

Forty years ago, when Veronica was secretary treasurer at a Seattle investment company, she was introduced to the Seattle Foundation. The chairman of that investment company was a wealthy philanthropist; when Veronica saw how involved he was with the Seattle Foundation and how much the Foundation impacted the community,

she was inspired. From there, she and Ian, in research with Boeing at the time, began their long association with the Seattle Foundation and learned how even a small amount of money can make a profound difference to local organizations.

The Whittakers enjoy working with community foundations. They like that a group of experts apply their donations where the need is greatest and that their gift has a broad scope with a long-term impact. When they decided to retire part time in Victoria, they sought out the Victoria Foundation.

GIVE WHERE YOU ARE

It's easy to feel out of place in a new city. Being involved with an organization like the Victoria Foundation develops a sense of partnership with the community. "I feel as though I'm becoming involved with the community," says Veronica. "I'm not an outsider." Ian adds, "You give and you're given."

Though the Whittakers moved to North America from the UK, they

"This is where we choose to be, so this is where we should contribute."

feel strongly about supporting organizations in the cities where they currently live, rather than in their hometowns. "This is where we choose to be, so this is where we should contribute," says Ian. "We're enjoying it here," says Veronica, "so we should help in whatever small way we can."

The Whittakers felt that they didn't know Victoria well enough to determine the real areas of need, so they looked to the Victoria Foundation for direction. "They're so accessible," says Ian. Experts are available by phone to answer questions about funds or discuss the causes that need help. "Needs change as time goes on, and communities change," explains Veronica. "They certainly have their finger on the pulse." ♦

Enjoy the Options

There are many ways to support the causes that matter to you



"This was a big win for our clients and a win for the Victoria Foundation as well. Our client sold a property that created significant capital gains taxes for them. We helped solve their tax problem and fulfill their charitable aspirations by making the Victoria Foundation the beneficiary of an insurance policy."

RICK WIEGEL, Financial Advisor, and JACK REKIS, Estate Planner from Wood Gundy

DISCRETIONARY

Chris Gower-Rees knew he wanted to help other people get ahead in life. He shared his vision in the fund agreement that would establish a discretionary fund on his death. The Victoria Foundation will proactively look for registered charities that match his intention.



"I created the Gratitude Foundation to support organizations that help people who show strong potential for growth but lack access to money for resources, education, facilities, or services that could help them realize that potential."

The late CHRIS GOWER-REES

DESIGNATED

Irene was a loyal supporter of BC Guide Dog Services through the Irene Lyttle Fund. Irene left part of her estate to the Victoria Foundation for her fund, and the BC Guide Dog Services named a puppy in her memory.



Meet Reggie

MEMORIAL

Steve Turner and his family started a fund to remember their father and grandfather.

"After reading the Vital Signs report, I created a donor advised fund in my late father's name to benefit different charities including KidSport. Last year, I also supported two projects from the Make it Happen! booklet."

STEVE TURNER, donor advised fund holder

DONOR ADVISED

Harvey and Shirley Pinch created a fund that allows them to choose different charities to benefit from their annual grants.



"Victoria has been good to us as a family and in our business. Our fund and our legacy gift in our will is one way to say thank you."

HARVEY AND SHIRLEY PINCH, donor advised fund holders and Victoria Circle members



VICTORIA CIRCLE

The Victoria Circle celebrates thoughtful individuals and families who make our community their legacy.

You can make a future gift to the Victoria Foundation to benefit the causes you care about through a bequest, life insurance policy, gift of property or retirement fund accumulations.

Join us at Victoria Circle events. Stay informed about issues in the community. Leave your legacy for the causes you care about.



VITAL VICTORIA FUND

The Vital Victoria Fund responds to applications for funding of projects by local charities across a broad range of interests: arts & culture, community service, education, environment, and health & recreation.

This is one way to help us do what we do best: respond to the needs and opportunities identified through our *Victoria's Vital Signs*[®] report. Contribute now through a monthly or annual gift or set up your named fund through your will.

To find out more, ask us about our *Make it Happen!* booklet, which summarizes the applications.

Your gift is as individual as you are.

WHETHER YOU WANT TO SUPPORT AN ORGANIZATION IN YOUR NEIGHBOURHOOD OR A REGISTERED CHARITY ANYWHERE IN CANADA, WE CAN HELP YOU.

Your gift reflects your values and your hopes for making our community a better place. That's why we offer a range of giving options to help you give with confidence. Set up a donor advised fund to actively participate in grant-making. Make a gift to the Vital Victoria Fund to support the community broadly. Focus on an issue that interests you. Whether you want to support an organization in your

neighbourhood or a registered charity anywhere in Canada, we can help you.

As a donor, you will have access to many resources — including the Foundation's knowledgeable staff — for timely, personal advice and assistance with giving. We can also work with your legal or financial advisor to make sure you have the best plan in place to take advantage of the financial and tax benefits of charitable giving.

CONSIDER

Consider the causes and charities that are important to you and your family. Would you like to benefit several organizations or will you focus on a specific interest such as arts & culture, health, education, environment or support for community services?

CONSULT

Consult with our staff and your own professional advisors. We have local knowledge and a broad range of resources to help you.

CHOOSE

Choose the type of fund. Whether it is a designated, donor advised, discretionary or scholarship fund, we can help you find the right one. We will prepare a fund agreement to ensure your wishes are met.

CONTINUE

Continue to support the causes and charities that matter to you through the annual grants from your fund — during your lifetime and for future generations.

CONTRIBUTE

Contribute now with a gift of cash or publicly listed securities and add to your fund at any time. Or, contribute later with a gift in your will, a life insurance policy, your retirement plan accumulations or other property.

The Partners of Horne Coupar proudly support
THE VICTORIA FOUNDATION



The lawyers at Horne Coupar have an exceptional depth of experience in all areas of estate planning (including charitable gifting), estate administration and contested estate matters.

For over 60 years we have been helping clients order their legal affairs with confidence, ease and peace of mind.

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