



## Message from President & CEO Terry Cooke

# The Power of Great Ideas

In this issue of *Legacy* you'll find a number of stories that speak to trends at the Foundation and in the community, including a focus on seniors, Canada's fastest growing demographic group, and examples of how HCF can bring community and assets together to advance great ideas.

You'll read about a grant supporting active senior living in Ancaster, and the story of Bob and Irene Cowan, whose first-hand experience as seniors moved them to say thank you through a bursary for gerontology students.

The Foundation's connecting role shines through in a neighbourhood home renovation program that HCF staff were instrumental in making happen, as well as a learn-to-skate program for Hamilton youth that we linked to funding from across the country.

And finally, we spotlight a recent public lecture featuring Dr. Tom Deans and retired lawyer Mary Lou Dingle.

One of the pieces of wisdom they shared is to write a will that accurately reflects your wishes for the future. Tom calls it a gift we owe our family, our friends and ourselves, to know that "our work will continue, in the hearts of those we love and in our community."

We call it a trend worth following. 🌱



HAMILTON SPECTATOR

Celeste Licorish fixes the deck of homeowner Rebecca Hayman, left.

## Innovative Program Makes the Right Connection

It was the perfect example of connecting people, ideas and resources when Hamilton Community Foundation helped launch a program that trained out-of-work people in construction and gave downtown residents small exterior property renovations they could not otherwise afford.

Last spring, HCF grants manager Sharon Charters learned about the need for a home renovation loans program and brought it to the Hamilton Funders network. There the idea was sparked to create a grants program, using provincial training money available for job seekers to do the work.

Called the Neighbourhood Home Improvement Program, the partnership links job-readiness funding from the Ministry of Training, Colleges and Universities with the non-profit Threshold School of Building's teaching expertise to help low-income homeowners.

The Foundation and the City of Hamilton are providing additional funding, as well as matching job seekers to the opportunity and

- see *Job Seekers*, page 2

### Hard Hat Angels to the Rescue

## Donation Tip:

### Do You Want to 'Supersize' That?

No, we're not talking about a side of fries.

CRA has a "limited time offer" for new charitable givers: The First-time Donor's Super Credit. It's available to individuals for cash gifts made after March 20, 2013, if neither they, nor their spouse/partner, have donated in the previous five years.

The Super Credit increases the allowable tax credit on gifts of up to \$1,000 by an additional 25 percent. On a gift for the full \$1,000, that's a credit difference of \$250, almost doubling the credit from \$262 to \$512, not including the impact of provincial credits and tax.

If you are already a regular charitable contributor, you might know someone who could benefit from this tip – so, pass it on! It's like a "coupon" for giving. For more information, please visit [www.cra-arc.gc.ca/charities/](http://www.cra-arc.gc.ca/charities/).



## Donor Profile

Irene and Bob Cowan

## Paying it Forward

**S**acrifices, rewards and a desire to simply "tell them thanks" are the inspiration for The Cowan Family Fund at Hamilton Community Foundation.

The bursary fund honours Bob and Irene Cowan, reflecting their gratitude for the support they received as seniors: from the care Irene has needed in later years, to the assistance that enabled Bob to live at home to age 93. They realized the special skills required by those working with seniors, so this fund will support McMaster University students with an emphasis on those studying gerontology.

Irene and Bob met during the Second World War, and she sacrificed much to join him in Canada. Bob came from a large farming family, and commitments meant sacrificing formal education. Still, he pursued self-education while working as a stationary engineer and following his dream to farm.

Irene, meantime, encouraged an entrepreneurial spirit in their five children, helping them grow and sell vegetables to earn money for "extras." Married for 65 years, they stubbornly held onto their farm through good times and bad. Ultimately, it was the sale of the land that made The Cowan Family Fund possible.

In later years, both had health challenges requiring long-term care for Irene, while Bob remained on the farm. Still, they always felt lucky to have "caring people in our corner."

"The bursary represents their desire to pay it forward," says daughter Lorraine Peckham. "They both felt that nobody should fail to realize their potential because of monetary restrictions." 🌿

## Program Benefits Homeowners and Job Seekers

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overseeing the project applications review. Threshold provides the training: 26 weeks of paid onsite construction experience for 21 unemployed Hamiltonians as they complete the renovations. CEO John Grant says the workers were "unbelievably gung-ho" about the program. "They are very proud and feel they are really giving back to the community."

The program results?

- Windows installed, fences repaired, porches reinforced... by mid-September some 56 homeowners were assisted cost-free, often with repairs that improved safety.

- Job-ready individuals with new skills and experience who are being assisted to find sustainable work.
- Improved lower city properties, neighbourhood pride and a group of very grateful participants.

Everyone associated with the program agrees it is an overall success. One homeowner called the construction crew an "army of hard hat angels that came to my rescue," while a crew member stated that aside from obtaining work experience, "being part of a positive change for Hamilton is what is most important." 🌿



## Grants at a Glance



Rendition for the senior centre *Expansion 2013* project.

## Supporting Active Living for Seniors

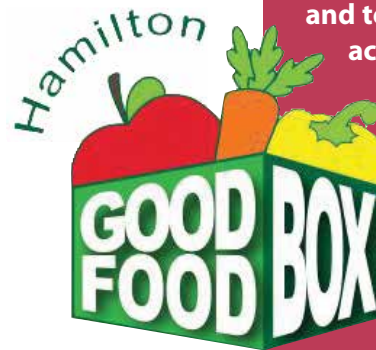
A Hamilton Community Foundation grant is helping to support *Expansion 2013* at the Ancaster Senior Achievement Centre (ASAC), a project that will enable the centre to offer its more than 30 arts, music and health programs and social opportunities to a burgeoning seniors population.

Established in 1974, the Centre has undergone a number of expansions. Today, with 1,100 members, it is operating at capacity – visits have increased 32 per cent over the past five years – and numbers are on the increase with the rapid growth of the senior population in the Hamilton area.

In fact, Statistics Canada predicts that within the next 10 years one in four residents will be 65 years or older.

“*Expansion 2013* responds to ongoing demographic changes and the need for more social and programming space,” says ASAC Advisory Board Chair Al Gordon. “Most important,” he adds, “more older adults will have an opportunity to become part of a welcoming and supportive community of friends.”

Known as “The Meeting Place,” the Centre provides a relaxed environment where members can socialize, make new friends and participate in a variety of activities to improve health and fitness and to learn new skills. 🍷



## A Recipe for Better Health

Healthy eating on a budget with an emphasis on local, seasonal foods is the premise for a new series of cooking segments airing on Cable 14’s “Hamilton Life” this fall.

The segments use ingredients from the Good Food Box, a city-wide monthly food distribution program run by Environment Hamilton that provides a variety of fresh, seasonal fruits and vegetables at affordable prices – each \$15 box has a retail value of \$25 or more. A smaller \$10 food box was introduced earlier this year.

Supported by HCF, the TV spots are similar to live demonstrations the Good Food Box program holds in local neighbourhoods. With healthy recipes and cooking tips, these demos encourage participation in the Good Food Box program, and teach economical ways of accessing, buying and cooking food for better health.

The Hamilton Life segments share this learning across the broader community, and increase access for key audiences such as home-bound seniors. 🍷

## ‘Tis the Season to Skate the Dream

The Foundation’s ability to connect local needs with national resources means kids will be on the ice this winter at Eastwood Arena.

Skate the Dream is a local program that helps remove barriers preventing Hamilton children from learning to skate and to play hockey. This season, the program will be fully funded by a grant from the Daryl K. Seaman Canadian Hockey Fund at The Calgary Foundation, which supports amateur ice hockey across the country.

An entrepreneur and philanthropist, “Doc” Seaman is famous for bringing the NHL’s Flames to Calgary. He

made headlines again this year when his estate made a \$117-million donation to The Calgary Foundation – the third-largest gift ever to a Canadian charity.

HCF learned about the availability of nation-wide hockey grants through its community foundation network and linked the two. “HCF has previously supported Skate the Dream, but the need for this type of program is great and more funding is always required,” says President & CEO Terry Cooke. “Making the connection to Calgary represents funding which may not have otherwise come into Hamilton.” 🍷

## News in Brief

### Well Deserved!

- HCF past chair Renate Davidson received the Caring Canadian Award from the Governor General at the recent national community foundation conference. The volunteer award recognizes exemplary individuals, “whose compassion and engagement are so much a part of our Canadian character.”

### Vital Signs 2013

- The 2013 update focuses on food – “ground zero for Canada’s most pressing problems.” Read it at [www.hamiltonvitalsigns.ca](http://www.hamiltonvitalsigns.ca). Our Cable 14 show is also back on the air; watch the repeats at [www.hcf.on.ca/resources/publications-2](http://www.hcf.on.ca/resources/publications-2)

### Stories That Inspire

- *Changing Lives*, a new online publication, profiles the impact of the Foundation’s bursaries and scholarships in the recipients’ own words. Watch for it at [www.hcf.on.ca](http://www.hcf.on.ca). And, if you’ve benefited from an HCF bursary or scholarship, we’d love to hear your story. 📖



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# Willing Wisdom

**W**hy are almost 12 million Canadians without a will? According to Dr. Tom Deans, the main reason is that it involves talking about death – a subject most would rather avoid.

Yet he says, “A will should be the most exciting document you write, an opportunity for family to engage in conversation and to share dreams for the future.”

Tom, a best-selling author and renowned lecturer on intergenerational wealth transfer, shared the stage with recently retired Hamilton lawyer, Mary Lou Dingle, for the Foundation’s public presentation on *Rethinking what a will is and what it can be*.

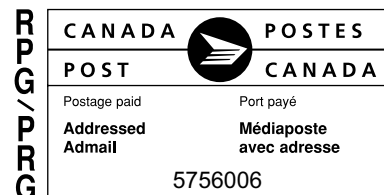
The more than 200 guests that packed the Hamilton Spectator auditorium on September 10 each received a copy of Tom’s recent book: *Willing Wisdom – 7 Questions to Ask Before You Die*.

“Not having a will is a tragedy in the making and is guaranteed to have a profound and lasting impact on relationships,” says Tom. He believes that communication is crucial to the success of achieving the goals of a will, and encourages families to have ongoing meetings to talk about money and possessions, how much there is and who receives what upon the inevitable end of life.

“Family wishes should not be secret,” he adds. “Through conversations and transparency, we can arrive at the best decisions for everyone – family, friends and community.”

The presentation will be available this fall on [www.cable14.com](http://www.cable14.com). To read about the 7 questions, go to [www.hcf.on.ca](http://www.hcf.on.ca). 📖

**Dr. Tom Deans discusses willing wisdom, the topic of his new book, with lecture participants Edwina Orr and Diane Watson.**



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