



LEGACY

Spring 2014
Newsletter



**More
Than Just
a Store**

Everyone is welcome to shop at the co-op.

Investment Fund: Making a Positive Impact

A bustling new addition to Hamilton's food landscape represents two milestones: the city's first co-op grocery store and the latest loan from the Hamilton Community Investment Fund (HCIF).

Like all co-ops, The Mustard Seed, located just west of Locke Street on York Boulevard, is member-owned, though you don't have to be a member to shop there. Its emphasis is on offering locally produced, sustainable food and creating a "positive impact on our local economy, our community, our health, and our environment."

"As a social enterprise, The Mustard Seed was a clear match for us," says Annette Aquin, who heads up the Foundation's impact investing program. "It touches many of our investment themes to create positive change, especially in the surrounding neighbourhood."

The HCIF offers financing to Hamilton-area charities, non-profits and social enterprises. It's one component of the Foundation's impact investing portfolio that seeks to put more HCF assets to work in support of our mission.

- see *Local*, page 2

Message from President & CEO: Terry Cooke

HCF Gifts – Now AND Forever

Does anyone really believe that "forever is out of fashion," as a *Globe and Mail* article on endowments suggested recently? Do we really consider today's needs the only priority? Certainly donors to Hamilton Community Foundation are not of that mindset.

At HCF, we continue to balance our response to the community's urgent current challenges with efforts to anticipate future needs and build a healthier tomorrow. An endowment helps underwrite long-term change.

Of course we're always looking for new ways to use our capital today. A good example is the loan from our Community Investment Fund (a long-term asset, for sure!)

to The Mustard Seed co-op. It's using funds endowed for the long haul, to offer Hamiltonians access to affordable, healthy, local food right now.

Like our grants, donor interests always reflect a balance between our current needs and future impact. Past contributors have ensured six decades of community impact; current donors continue to shape the future as well as the present.

As we gear up for the Foundation's 60th Anniversary, we are mindful of the "forever" gifts that are still felt in the community today. Foresight may not be 20/20, but we'd be nowhere today without it. 🌱

Fund Safeguards Women's Shelter

In 1986, Interval House opened as an emergency shelter. Today, the community-based agency offers comprehensive services for rural and urban women who have experienced abuse, including shelter, support, legal advocacy and counselling. It also works toward system change that will result in greater safety for all women and their children.

In 2006, Interval House took the important step of establishing an agency endowment fund at HCF, taking advantage of a \$5,000 incentive offered by the Foundation to any local charity that chooses to establish such a fund.

Donors can now give directly to the Interval House (Hamilton) Freedom & Hope Fund at HCF. It provides an important way for donors to give to Interval House, knowing funds will support programs and services and ensure that they are available into the future. 🌱



Toward a Greener, Healthier Planet

Everyone needs clean air, fresh water and healthy soil. While we look to the environmental sector to educate, provide programming and inform policy in this critical area, the organizations working to create a sustainable future often find sustainability a challenge themselves.

HCF's Environment Endowment Fund will support a wide range of organizations and environmental initiatives. The goal is to build a \$2-million fund. To encourage contributions, HCF will match the first \$1 million in gifts. Donors contributing \$5,000 or more can put their name on a fund within the larger fund.

We are pleased to announce that U.S. Steel Canada Inc. recently established a named fund with a gift of \$300,000, bringing the Environmental Endowment Fund balance to over \$650,000.

"We recognize that on a shared planet, responsibility to the natural world must also be shared," says U.S. Steel Canada's President and General Manager Michael A. McQuade. "Through this fund, we hope to encourage all Hamiltonians to seek opportunities to exercise responsible stewardship over the environment we share with generations to come."

For more information, contact Sheree Meredith at 905-523-5600 or s.meredith@hcf.on.ca. 🌱

A New, Local Shopping Experience

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Mustard Seed CEO Graham Cubitt says that the HCIF loan process was beneficial in ways beyond generating capital.

"It helped us to make sure we had good answers to important questions about our feasibility, long-term goals and ability to repay," he says. "It was a good education and we're happy knowing the loan interest is going back into the Foundation's other good works."

Watch Annette and Graham talk about HCIF and The Mustard Seed at www.hcf.on.ca. 🌱

The Mustard Seed co-op opened in January with 1,220 members and added another 200 in the first month.



Seniors Spin the Wheel of Fitness

It's hard for older adults in Flamborough to get to senior-focused exercise classes. That's why a grant from HCF is helping Flamborough Information and Community Services to expand the *Wheel of Fitness*, an educational exercise program that helps seniors from isolated rural communities get moving.

There is a definite need. A key recommendation in the province's *Living Longer, Living Well* report is to provide more services that encourage seniors to stay healthy, active and well-connected, including accessible exercise classes.

The classes target functional fitness and daily living activities, and are offered in six Flamborough communities every week for 10 weeks. Playing off a game show popular with seniors, the "wheel" is a teaching tool, emphasizing exercise principles and reinforcing the theme that "exercise always wins."

Anyone can participate, regardless of medical conditions or financial circumstances. Pre- and post-participation surveys evaluate success and help seniors figure out their next steps. 🌱

Teens with Cancer Find Support at Wellwood

Adolescence is hard enough – now consider the additional impact of a cancer diagnosis on a teen or on a young adult anxious to get on with life. A grant from HCF is supporting Wellwood Resource Centre to help this vulnerable group.

The Canadian Cancer Society reports that adolescents and young adults have unique needs for psychosocial support that aren't being met as they straddle the pediatric and adult oncology worlds. Isolation both from fellow patients and from the day-to-day experiences of healthy friends has a profound effect.

Wellwood's experience confirms this finding. Meeting the needs of this group is both a strategic priority and the focus for programs that will bring together adolescents and young adults with similar experiences to ease feelings of isolation and find meaningful support in an accessible, inclusive, safe space. Families will also find information and support.

Special efforts will be made to address the needs of young women, who have unique physical and psychological pressures due to fears and grief about infertility, body image and relationships.

The project will use Wellwood's time-tested self-help model, which engages clients in information-sharing, exploration and problem-solving. Project partners include Hamilton Health Sciences, Juravinski Hospital and Cancer Centre, VON, Canadian Cancer Society, The Well and YWCA. 🌱

Learning to Save the Monarch

Monarch butterfly numbers are in freefall. A January 2014 count by the World Wildlife Fund shows North America's population has hit an all-time low – and may disappear completely.

That's not news to the Hamilton Naturalists' Club. But it does make its latest project, with partner Environment Hamilton, all the more important.

Supported by an HCF grant, "Transformations: Hamiltonians creating and restoring monarch habitat" aims to create monarch butterfly and pollinator habitat at several Hamilton sites, a solution scientists recommend to help the species. It will teach youth about the importance of the monarch and other pollinators in sustaining plants in natural, agricultural and urban landscapes, environmental threats and, most important, what they can do to help.

Students will grow pollinator-friendly plants such as bee balm, milkweed and coneflower from seed in their classrooms, then head out to do the planting at the Naturalists' Club's Lands Inlet site and the remediated Rennie landfill in the Red Hill Valley.

The grant will also help families to find out more about the project at four community days. The public can learn about the importance of monarch habitat at the planting sites and other events held across the city, including "build your own pollinator box" workshops. 🌱



THE FOUNDATION of my community



starts with you and me - more than charity
it's the empathy i feel for the
people where i live.

close to home is where the heart is,
where help goes farthest
my foundation helps me start this

people standing up
in towns big and small
urban, rural, one and all

My care comes through
helping those that can't make do,
or get by, or maybe
just need to fly.

My foundation has roots across the land,
intertwining, hand-to-hand,
showing what we thousands banded
together can do, including you, making true
the endeavour
to make things better
for generations still,
their dreams fulfilled,
it all gets built -
on THE FOUNDATION.



Sharon Charters
Hamilton Community
Foundation

Canada's community foundations help communities where they need it the most, connecting people, families and companies with the causes that inspire them. Community makes you. You make your community.

191 COMMUNITY FOUNDATIONS OF CANADA

www.communityfoundations.ca

The foundation of my community starts with you and me: the simple, powerful message behind Community Foundations of Canada's first national awareness campaign. HCF's Sharon Charters was among 80 colleagues to volunteer for the ads launching this spring.



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Donation Tip: A Simple Way to Include HCF in Your Estate Plans

Consider donating the proceeds of your RRSP or RRIF by designating HCF as the beneficiary. Upon your death, the proceeds of the plan are paid out to the Foundation. This amount must be included as income in your final return, but HCF will also provide a charitable receipt, which can offset any resulting tax.

Some people may be concerned about needing these funds earlier. In this case, you retain control over these assets throughout your lifetime. If your circumstances change, the funds are available to you. Also, you always have the option to designate a different beneficiary. This approach should be reviewed with a tax advisor who is familiar with your overall financial situation. 🌟

Accessing Funds for Education

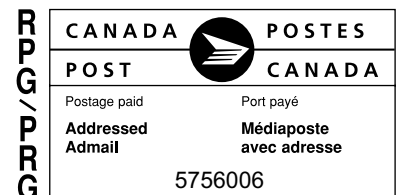
HCF is helping more families put money in the bank for higher education through a program to increase access to the Canada Learning Bond.

Studies show that youth who have even modest education savings are 50 percent more likely to go on to post-secondary schooling than those who have none. Targeted directly at low-income families, the Canada Learning Bond is a federal government program that contributes up to \$2,000 towards a child's post-secondary education.

Although parents don't have to make their own financial contribution to qualify, they do have to apply, and barriers such as paperwork, dealing with a financial institution and low awareness mean that some 900,000 children across Canada are not accessing the funds they are entitled to.

Locally, HCF is working with a multi-sector partnership to raise awareness and get more families registered. Led by the Best Start Network, the group recently mounted a two-day "sign-up fair" at Mission Services where families could get help to fill out forms and establish savings accounts. The federal government also chose the fair as a pilot program, enabling the group to leverage additional funds for outreach.

Financing is only one piece of increasing post-secondary access, but results show it's a critical one. 🌟



RETURN POSTAGE GUARANTEED
PORT DE RETOUR GARANTI