



Seeds of Growth

A publication of the Cambridge & North Dumfries Community Foundation

Fall 2005

*Dick Pound
Headlines
2005 Food
For Thought*

*Food For
Thought
Sponsors*

*An
Extraordinary
Gift at a
Manageable
Cost*

*Grant
proposals for
2006 need to
be submitted
to the
Community
Foundation
early in 2006.
Watch our
website for
further
granting
details.*

*Enriching
Our
Communities
Forever*

Message from Frank White, Foundation Chair

As the Chair of the Community Foundation I am continually amazed at the lives that are touched through the Foundation.

Two stories come to mind. The first is the story of a grant made to Hospice of Waterloo Region to purchase books that could help individuals and families dealing with the impact of cancer. As a result of our grant, a book was provided to a teacher to help her understand why one small child was struggling with the impact of cancer on his family. With her increased understanding, the young child began to flourish.

The second - is the poignant story told by a parent at our spring Foundation Forum of how the Strong Start literacy program had impacted the life of her son and his entire family. Through the skills that he learned in Strong Start, he was able to read on his own and his self-esteem improved dramatically.

Without each of you working together to enrich our community forever through the Foundation, these stories would not be possible. Thank you.

We are also pleased to announce that the KidsAbility Foundation has developed an endowed fund within the Community Foundation. This is another way to meet the needs of our community and the thousands of children with disabilities served by KidsAbility. A gift directed to the KidsAbility Fund will not only support the Foundation but will also support the work of KidsAbility forever.

The Foundation's Board and committees continue to be diligent in their work. Our investment portfolio has increased by 7.65% (January to July 2005). In addition, the Board has completed its annual governance assessment and our Policy committee continues to develop policies to guide our path. The Food For Thought, the Grants and Strong Start committees continue to energize our entire Board.

Most importantly at June 30, 2005, our assets surpassed \$2 million. Our goal of reaching \$3 million in assets by 2007 is an important milestone for the Foundation.

Won't you join us?

What Do You Care About?

Are you concerned about young children and literacy? Do you believe that our community needs better access to healthcare services? Are you interested in protecting the environment? Do you want to expand the arts community?

Establish a fund named in honour of your family, a loved one or to celebrate a special event in your life. Your fund will reflect what you feel is important in our community. The income generated each year by your fund, will support the charity or area of interest selected by you. The assets donated by you will be held by the Community Foundation forever ... ensuring that your legacy continues to benefit our community.

Each year the Foundation receives requests for support to meet needs in our community that we are not able to fulfill. We want to be positioned to meet the growing needs of our community now and forever.

Lynn Woeller, Community Foundation Board Member, notes that "if 100 families pledge \$10,000 each to develop a family fund, the Foundation will reach their milestone goal of \$3 million in assets by 2007. More importantly, hundreds of individuals in our community who need our help will be positively impacted. Our family wants to be one of those 100 families - to create our legacy in the community and to help generations to come."

Establishing a family fund is a simple way to fulfill your personal and financial goals. The fund can be established at the time of your gift or established with a pledge to build the fund over five years.

Lynn also suggests that groups of families or individuals, including corporations, consider a pledge to develop a fund. For instance, if five families each pledged \$8,000 over five years, a fund would be established that would provide the income to ensure that a primary school would continue to have a Strong Start literacy program for their youngest citizens forever.

For more information, contact Jane Neath at 624-8972. We all have a legacy. Build yours with us.

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Dick Pound Headlines 2005 Food For Thought



Only five Canadians made Time Magazine's 2005 list of the most influential people in the world. Dick Pound is one of those five Canadians!

Consider this: leading tax litigator and teacher, chartered accountant, chancellor of McGill University, author of both legal texts and non-fiction books, former Olympian swimmer, IOC member and now Chairman of the World Anti-Doping Agency. He reportedly does not need much sleep – no wonder!

Pound's leadership with anti-doping, drugs and the Olympics has been monumental. Pound considers that doping has become the biggest problem that sport faces. With U.S. legislation in process to control drug use in professional sports, the issue of doping has once again been on the nightly news. But as reported in a recent edition of the Canadian Lawyer Magazine, Dick Pound believes that "there is a trickle-down effect from the professional level [of sports], all the way to the school system, with kids wanting to emulate their sports heroes; many are willing to do whatever it takes to achieve that goal because they see the big boys do it and get away with it. Hundreds of thousands of young athletes could be affected."

Neil Parkinson, Foundation treasurer, refers to Pound as "spell-binding, articulate and incredibly committed to the work that he is doing on the anti-doping front". With this in mind and our concern for how drugs in sports impacts our youngest citizens, the 2005 Food For Thought dinner and presentation by Dick Pound on Saturday, November 12th at the Cambridge Holiday Inn is sure to raise more than a little "food for thought". A fabulous dinner, and now-famous live auction in addition to an eclectic silent auction will be the other key features of the evening's programme.

So in the words of the organizing committee – 2005 is sure to be the best yet!

2005 - 2006 Board of Directors

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Food For Thought Sponsors

The involvement and thoughtfulness of all supporters of Food for Thought is highly valued.

We would like to acknowledge our current 2005 Food For Thought major sponsors:



An Extraordinary Gift At A Manageable Cost

Peter and Mary always make giving a personal priority. In meetings with their insurance agent, they began to consider including a legacy gift that would benefit their community.

"We wanted to give in a way that would have a broad impact, especially in the environment, and leave a lasting legacy," says Peter. They decided to establish a named family fund with the Community Foundation. This was done simply by designating the Community Foundation as the owner and beneficiary of a life insurance policy.

"Because it's endowed, our gift will make a difference forever," Mary says. "It will grow over time and become a more and more valuable asset for our community." This is exactly the legacy that they wanted to leave.

How a gift of life insurance works:

New Life Insurance Policy
 Name the Foundation as the owner and beneficiary of the policy, and receive tax credits for premiums payable then and in the future. You can also receive a charitable donation receipt for the cash surrender value.

Existing Policy
 Name the Foundation as the designated beneficiary while still retaining ownership of the policy. This approach gives you no immediate tax benefit; however your estate receives a charitable receipt.

Transfer Existing Policy
 Transfer the ownership of a current life insurance policy to the Foundation. You will receive a charitable tax receipt for the cash surrender value, and for any subsequent premiums paid after the transfer.

The Foundation Thanks Its Sponsors:

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