

Private Giving Foundation

A simple, effective way to support the causes that matter to you

Spring 2015



Ruth Mandel: Where Passion and Philanthropy Intertwine

Everyone has their own motivations for giving. For Ruth Mandel, the end of one relationship spearheaded the beginning of another, when she opened a Private Giving Foundation (PGF) account several years ago. "After my divorce, I needed a strong, symbolic gesture to say that I will be the one who determines where my money goes. At that time, I funded several motorcycles at two organizations."



Ruth with her partner and dirt-bike instructor, Andy

What's the connection between motorcycles and philanthropy? It all began when Ruth acquired a dirt-bike-Vespa post-divorce, and enrolled in dirt-bike lessons. Not only did she develop a new hobby, but she met Andy, her dirt-bike instructor, who is her current partner. She also found a way to incorporate her new understanding of motorcycles into her philanthropy. "The motorcycles that I purchased were used in Africa to shuttle people and supplies around, improving access, and facilitating education for years to come for thousands of community members living in hard-to-reach areas of West Africa. Motorcycles meet my essential donation criteria, in that they are highly functional and enabling, thereby serving a multitude of needs and delivering aid on a multitude of levels."

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Ruth's main areas of interest are human rights, refugee protection, the rescue and rehabilitation of child soldiers, and anti-stoning initiatives sponsored through organizations such as Amnesty International, which is a global movement of people fighting injustice and promoting human rights. Ruth feels that by supporting Amnesty International, the supplier of information relied upon by many other important organizations, she is strategically giving to many other urgent causes as well.

She also supports the protection of women, urgent health care for inaccessible areas, and anti-trafficking through organizations such as The Canadian Women's Foundation, the Mary A. Tidlund Charitable foundation, and Stop Porn Culture and its health promotion initiative, Culture Reframed.

Ruth's charitable endeavors led to her being asked to participate in a Toronto focus group that contributed to the release of "Time, Treasure, and Talent: Canadian Women and Philanthropy," the first thought leadership report produced on women in philanthropy in Canada in 2014.

All of these Canadian and global institutions have benefitted from Ruth's interest and participation, and we at the PGF are profoundly grateful for her generosity and thoughtful philanthropy.

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Brain Health: Time to pay attention as the population ages

Jo-Anne Ryan interviews Garry Foster, President and CEO of Baycrest Foundation



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Jo-Anne: Why should Canadians be interested in brain health?

Garry: Everyone's heard about shifting demographics. As the senior population rises and lifespans increase, the number of people with Alzheimer's disease and other forms of cognitive impairment is expected to rise dramatically in the next couple of decades. It will pose a challenge for our already cash-strapped healthcare system. But – and this is important – if we can delay the onset of Alzheimer's by only five years, we could cut the prevalence of this terrible disease in half.

Jo-Anne: What happens at Baycrest Health Sciences that makes it unique?

Garry: It's a continuum of care that doesn't exist anywhere else. It combines assisted living, long-term care, a hospital, out-patient clinics for seniors, adult day centres, and a world-renowned research institute that specializes in memory and aging. We focus on how to keep the brain healthy as we age. Doctors, scientists, educators, seniors, caregivers – they're together on one campus. They share knowledge and innovations to improve care and cognitive function, and to stave off Alzheimer's. We educate 1,500 professionals a year in geriatrics – and these people take what they've learned to medical practices and organizations throughout Canada and around the world.

Jo-Anne: What can we do to improve our own brain health?

Garry: Scientists haven't found a silver bullet to cure Alzheimer's, so Baycrest's discoveries related to lifestyle choices that might delay onset or reduce its progression are especially important. For example, exercise, healthy eating, treating depression, nature walks – studies show that these can all play a role in keeping our brains healthy. Being socially engaged and challenging yourself to learn new things also contribute to brain health. Adults who acquire new skills perform better on memory tests than adults who engage in more passive activities.

Jo-Anne: What are the challenges that Baycrest faces?

Garry: On the care side, we know how important it is to provide stimulation and opportunities for exercise and social engagement. We see that music and pet therapy, for instance, can trigger memories in people with Alzheimer's. But client fees and government funds cover only the basics. We need donors to support creative arts, spiritual care, music and other programs that keep that spark alive and make life worth living.

Jo-Anne: How is the climate for research?

Garry: Unfortunately, it's not easy. Brain research often requires the use of expensive high-tech imaging equipment and painstaking compilation of data. For instance, an ongoing study of former professional hockey players involves brain scans and assessments every four years. But this study is already shedding light on changes in the brain as people age, and we hope to learn a lot more in the years to come. There's no stable ongoing funding from government for this work, so researchers must compete for grants, which takes away from their time in the lab. Donors have helped enormously over the years and we are extremely grateful for their support.

Jo-Anne: How can a donor make a difference at Baycrest?

Garry: Donations will help with care – we have a state-of-the-art model of care for seniors, and our innovations are shared to benefit older adults living at home and at other seniors' residences across North America. A gift can be directed to research leading to better solutions. Education is another area that benefits from donor support. By training and teaching more professionals and helping them to understand geriatrics, we can ensure more people will age well and better. You can find brain health tips at www.baycrest.org – and donate at www.baycrest.org/give or by calling 416-785-2875.



Real Impact Requires Real Investment: Impact is key!

Donors often ask Imagine Canada about charities' fundraising and administrative costs. But is assessing such costs the best way to evaluate the merit of a charitable or nonprofit organization?

Financial details are important, but a more significant factor is an organization's impact. Charities and nonprofits are working to improve our quality of life and to solve some of the most difficult issues facing society today. They need the right tools to get the job done and, like businesses, have hard costs. It's important that they spend wisely and are transparent and accountable for how they use their resources, but we need to remember that without these investments, effective programs and services would be impossible to deliver. Real impact requires real investment.

Source: Imagine Canada Guide to Giving www.imaginecanada.ca

A Philanthropic Success Story....Thanks to You!

The Charities Aid Foundation (CAF) Canada is quickly becoming a philanthropic success story as it approaches the close of its first fiscal year on April 30, 2015. CAF provides an easy, safe, reliable platform for international charitable giving that is completely compliant with CRA regulations, offering tax receipts to Canadian donors for approved projects. Since its Canadian inception, CAF, a registered Canadian charity and the newest member of a 90-year-old world-wide global giving alliance, has overseen a diverse range of projects, dealing with everything from contemporary art to animal welfare.

Following our story about CAF Canada in the winter 2015 PGF newsletter, our PGF donors have expressed an overwhelming interest in global giving. We are working with our donors and CAF Canada to facilitate the ability to give globally. Below are just a few of the positive responses to our article.

"Our family celebrated the holiday season this past December with an African Safari. We were struck by how the rhinoceros species was at risk of becoming extinct because of poachers, and we wanted to know what we could do about it. By funding CAF Canada through our PGF account, we are working to initiate a project to tackle this problem."

—A PGF donor from Toronto, ON.

"We have been supporting a charity in India that meets the needs of abandoned, orphaned and poor children. The charity offers proper care, good food, education, shelter and spiritual upbringing. These are not orphanages, but homes where children grow in love, peace and responsibility. We have been sending after-tax dollars to India and now we are excited to learn how we can work with PGF and CAF Canada to fund this excellent cause tax efficiently. We hope that some of our friends will donate as well, to receive similar tax relief."

—A PGF donor from Edmonton, AB.



Photo: iStockphoto.com

"We own a winter home in Bequia, a seven-square-mile Caribbean island that forms part of St. Vincent and the Grenadines (SVG). The recent outbreak of Chikungunya (a mosquito borne disease) has caused great havoc in the Caribbean in the last year. This is the same mosquito that transmits Dengue fever. We believe treating the cause is a lot more effective than treating the symptoms, so we are looking at alternative ways to fund this program. Hence our interest in CAF Canada. We will, in the years ahead, undertake many more charitable programs in the SVG, so timing is right for us to determine if CAF could be a partner to assist us in making these programs a reality."

—A PGF donor from Canmore, AB.

For questions on funding international grant-making, please contact joanne.ryan@td.com.

You may also visit www.cafcanada.ca.

Fewer Donors - and Older Donors - Giving More

Statistics Canada has released Giving, Volunteering and Participating data (2013). Here are some interesting highlights:

- Canadians gave \$13 billion to charitable/non-profit organizations, up 14% since 2010, yet the percentage of Canadians donating dropped from 84% to 82% since 2010.
- Donors are getting older - 35% were aged 55 and over, up from 29% in 2004. And they give almost twice as much as their younger counter-parts.
- Volunteers devoted almost two billion hours to volunteer activities - equivalent to one million jobs, yet the proportion of Canadians who volunteered declined by 3% since 2010.
- Charitable giving and volunteering remain a significant part of the economy, with a combined value of \$53.4 billion (3% of GDP) –similar in size to the utilities sector.

Source: statcan.gc.ca

Tax Time

By now, most of you have completed your income tax returns for the 2014 calendar year. While it is too late to do anything now that will impact your 2014 taxes, it is never too early to start planning for 2015. During tax season, we received several calls from PGF donors who requested that the charitable tax receipt be re-issued in the other spouse's name, since they made the donation. Please note that this is not necessary since you may claim a donation tax credit for gifts made by your spouse or common-law partner regardless of whose name is on the receipt. However, the annual donation limit is 75% of your net income for the year, and any excess may be carried forward and claimed up to 75% of your net income in the five subsequent years.

With Gratitude

The PGF Board of Directors would like to thank you for establishing a legacy of giving to support the causes that are important to you. Please do not hesitate to contact us if we may be of assistance to help you with your philanthropic objectives. Thanks to your generosity, the PGF has distributed over \$87 million to a wide range of charities since its inception in October, 2004.



Photo: ©Greg Pacek

We welcome your questions and comments.

Please direct them to joanne.ryan@td.com or call **1-866-866-5166** or **416-308-6735**.

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