

# Community Corner

## **Issue:** February 2022

An update for the donors, friends, volunteers and beneficiaries of SSCF.



# A Message from our **Executive Director**

Welcome to 2022! I hope the stories and updates shared here and on our website continue to celebrate the impact we are making together – and what an impact! **In 2021 we delivered 388 grants** to 219 organizations. This means more than \$4.5 million was given back to our community.

Pandemic or endemic, there isn't a day that goes by without seeing the active kindness that's happening all around us. An example is the more than 500 donors who supported this year's Leader-Post Christmas Cheer Fund which provided over \$150,000 to support four Regina women's shelters – it was a banner year. The legacy of the Regina Leader-Post charitable activity lives on.

Our donors continue to respond to emergent needs. Recently Carmichael Outreach experienced a theft, and Luther College had to cancel a well-known basketball tournament. Anonymous donations from SSCF donors provided support for each of these difficult situations. Last year nine new funds were started with SSCF. In this update, a couple of new funds to the SSCF family are highlighted: The Kevin Tell Legacy Fund, and The Knight Archer Insurance Funds.

We are also excited to bring you a new tool for donors – our Grant Catalogue. Donors will be given an opportunity to review emergent, special projects and capital needs from charities in a timely, transparent and consistent manner – all online. It complements the Donor Portal and our efforts to provide donors more information and opportunities to give back.

In closing, we are very grateful for our volunteer Board of Directors, as they continue to set our strategic direction and inspire us with their commitments daily. Heartfelt thanks to Randy Semenchuck, former Board co-chair, for his expertise and dedication for more than six years with the Foundation. Randy consistently brought wisdom and positive energy to our team.

Thank you for the impact you make in our community from everyone at SSCF.

Anna Giegler

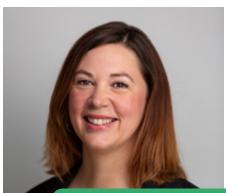


# Acknowledging SSCF's Presence on Treaty Land

South Saskatchewan Community Foundation acknowledges our presence on Treaty 4 and Treaty 6 territories; the original lands of the Cree, Dene, Ojibwe, Saulteaux, Dakota, Nakota, Lakota, and on the homeland of the Métis Nation. In the spirit of reconciliation, we have an ongoing commitment to work together to uplift Indigenous communities with guidance from Indigenous representatives.

Learn more about our commitment to Truth and Reconciliation.







Tracy Archer, Knight Archer Insurance President & CEO

## Knight Archer Insurance's Commitment to Community

In 2021, Knight Archer Insurance established two Funds at SSCF; The Knight Archer Legacy Foundation Fund and The Knight Archer Community Foundation Fund.

The Knight Archer Legacy Foundation Fund is endowed, meaning it will continue to grow and give back, forever, to the community causes of Knight Archer Insurance's choice. In addition, The Knight Archer Community Foundation Fund is non-endowed, meaning it gives them the flexibility to respond to immediate needs in the communities they support. By having both Funds, Knight Archer Insurance is able to provide the stability charities need while also supporting them in times of emergent need.

Tracy Archer, Knight Archer Insurance President & CEO, explains, "We currently plan to contribute \$25,000 to our endowed Fund each year

so that it can continue to grow and provide stable funding to the charities we support. We are also using these Funds to create the Gloria Archer Legacy Scholarship to support students going into our industry and to celebrate diverse cultures."

Giving back to community has been engrained in Knight Archer's culture for many years. Community giving is in every employee's individual plan, staff are given paid days off to volunteer, and one of Knight Archer's five pillars is Community Partnerships. Tracy says that opening the Funds at SSCF is a way of growing that pillar and making sure it's a core part of Knight Archer's business.

Knight Archer Insurance supports children, mental health, and inclusion and diversity in Regina and the 17 communities they serve across the prairies, including Humbolt, Lumsden, Craven, Pense, Yorkton, and several other municipalities.

Brighter Futures for Children is a fundraiser Knight Archer has run for many years to support two of Regina's early childhood programs: SCEP CENTRE and the Regina Early Learning Centre. As of 2022, we have raised over \$1M for those organizations.

Tracy Archer, Knight Archer Insurance President & CEO

The staff and Board at SSCF appreciate the community building efforts of Knight Archer Insurance and offer a warm welcome to Knight Archer as they join SSCF's growing list of donors.

"It has been a pleasure for SSCF to work with Tracy and the team at Knight Archer Insurance. Local businesses like Knight Archer are the heart of our communities and what they are doing to support individuals is truly helping their communities thrive," says Donna Ziegler, SSCF Executive Director.

# South Saskatchewan *Vital Community Fund*

The **South Saskatchewan Vital Community Fund** (formerly known as the Smart & Caring Fund) brings alignment between the Fund and SSCF's Vital Signs© research. The research identifies six emerging issues:

Sustaining rural communities; Drug abuse and addiction; Safety in communities; Racism towards new immigrants and Indigenous peoples; Homelessness and affordable housing; and Mental Health.

Applications will be accepted for grants up to a maximum of \$5,000 that address any of the above issues.

The application will be open for this grant on March 1, 2022.

### Grant Deadline: May 15, 2022

## **Grant Deadlines**

### **The Lorne and Evelyn Johnson Foundation**

Grants are made to promote social, cultural, religious, and other activities deemed beneficial to communities in southern Saskatchewan with priority given to the City of Regina. Grants often focus on supporting outreach to those in need, providing educational opportunities, and supporting the arts.

Grant Amount: \$5,000 to \$15,000 Grant Deadline: March 1, 2022 (11:45pm)

## For Fund Advisors: *New Grant Catalogue for Emergent Need Requests*

SSCF has launched an online Grant Catalogue for added value to SSCF Fund Advisors. This allows Fund Advisors to seek and support eligible and positively assessed projects that were not supported due to over-demand to the Vital Community Fund.

It will also be used to highlight emergent need, operational and special project and campaign requests within our community, to Fund Advisors.

The catalogue is not open to the general public at this time.



Visit sscf.ca/grant-catalogue for more info:

## **Moffat Family Fund**

Its primary goal is to support and advance the economic, social, physical and intellectual well-being of children and families.

The majority of the Moffat Family Fund grants have focused on support for children, youth (teens and young adults) and families. In more recent years the Fund has broadened its focus. For example, in some communities, it has supported initiatives that address addiction and mental health, including access to addiction treatment for both youth and adults.

Grant Amount: \$1,000 to \$20,000 (average grant is \$3,000) Grant Deadline: February 28, 2022 (11:45pm)

## New Funds **Established at SSCF**

The Kevin Tell Legacy Fund The Knight Archer Community Foundation Fund The Knight Archer Legacy Foundation Fund



The Kevin Tell Legacy Fund has been established at SSCF in memory of Kevin Tell. Kevin was known for being kind, optimistic, and a loving father, to name a few of his many positive traits.

Donations to this endowed Fund grow over time and will benefit charitable causes for many years to come, leaving a lasting legacy for Kevin that will continue on for future generations.

The Learning Disabilities Association of Saskatchewan **Enabling the Potential of Children Experiencing Learning Disabilities** 

As many as two in ten children experience learning disabilities and ADHD. These disabilities impact a child's ability to learn and progress at the same rate as their peers. Moreover, children in families that struggle economically are more likely to have less academic support than those who do not have this barrier.

This support can be costly, and for some families, the resources are just not available. The pandemic has created an even wider learning gap and added additional challenges for some.

The Learning Disabilities Association of Saskatchewan (LDAS) is a non-profit organization that has existed for 50 years. Its mandate is to promote the education, employment, wellness, and human rights of those experiencing learning disabilities, disorders, and ADHD.

Lisa Heron, Regional Director of LDAS for Regina and Moose Jaw, says the Association was thrilled when its program called "Homework Club" was selected to receive \$15,000 from the Lorne and Evelyn Johnson Foundation in 2021. The Homework Club provides free oneon-one tutoring, delivered by gualified teachers as an after-school program four days a week during the school year. The program helps remove economic barriers and provides a safe place for children to learn and grow.

"LDAS is extremely happy to have received this funding," says Heron. "Homework Club is something that we have been providing to Regina residents for the last three years, and the pandemic and learning from home has created an even larger need for tutoring support. With this grant, we have been able to double the number of hours we deliver the program and meet even more families' needs."



Participant and tutor at the Homework Club.

"Homework Club is also great because it provides a reprieve from helping with homework for parents, eliminates the barrier of having to finance tutoring support, and for the child, it is a time when they have the complete attention of someone dedicated to helping them," Heron adds. "Our staff love to see the children so happy to be here, and when they experience success in their learning, their confidence grows exponentially.

More than 1,900 hours of tutoring were delivered over ten months with this funding.

LDAS believes equity for individuals within the community promotes the health and well-being of all, especially the vulnerable, which often includes those experiencing disabilities. The organization is committed to a strong ethic of timely, reliable, and effective service to clients and stakeholders across the province to ensure those needs are met.

The feedback from previous participants and their families supports this observation. Many have told LDAS that access to this service helps children build their academic skills while supporting their social, emotional, and mental well-being, which is often negatively impacted when they are struggling in school.

Heron says the teachers of Homework Club also love this rewarding work, and as one teacher put it, "It allows them (the teachers) to experience the best parts of teaching."

The Lorne and Evelyn Johnson Foundation was established in 1962 to further the religious, educational and cultural life of Regina and the Province of Saskatchewan. The Johnsons saw the foundation as a way for them to continue supporting those activities in which they had participated and enjoyed for so long. Grants often focus on supporting outreach to those in need, providing educational opportunities, and supporting the arts.



# The Taxman Cometh – *WILL you be prepared*?

Guest article written by:

#### **Rob Rongve**

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## Is it time to start thinking about your WILL?

The ongoing pandemic and strength of global capital markets have more people than ever thinking about their legacy, longevity, and tax bills now and at the time of their passing. Proper planning through your estate can increase charitable intent and reduce income tax.

### Having a tax and estate plan is key.

Sound tax and estate planning throughout our lives is an integral part of any financial plan, and that planning does not have to stop at the time of our death. Using your WILL to create bequests to potentially reduce your final tax bills can be very effective. Not only do they maximize your charitable intentions, but they also minimize or at least reduce the tax bill on your final tax returns.

## Your Will is Powerful

Change the world with a charitable gift in your Will, while still supporting those you love.

See how you can support your favourite causes and loved ones in your Will. SSCF is a proud partner in the Will Power movement.

You can visit our Will Power page here:

<b>WILL</b>	
► <b>⊿</b> POWE	
Support a charity in your	١



# Make your WILL have the biggest impact possible.

Your charitable giving through your WILL and estate plans will have a lasting impact on your community, your favourite charity or a project that you hold dear to your heart. The tax benefits of charitable giving are substantial and depend on HOW you do your giving through your estate. A bequest using appreciated publicly traded securities, registered assets from a RIF, RSP, PRIF or LIF can also keep the Taxman at bay from the inclusion of that income in your final return.

## How life insurance policies can increase your charitable bequests.

Donating death benefit proceeds from life insurance policies can also be effective in increasing your charitable bequests. It will create a generous tax credit for the amount you designate to the charity of your choice. The tax credit percent could be higher than your top marginal tax rate in your return so that it can amplify the effectiveness of your giving.

### Talk to a professional about your WILL.

As always, talk to your family, your financial advisor and your accountant about the most effective type of giving. They can advise what structure or asset makes the most sense to be used in your WILL to accomplish your legacy and charitable intent.

Including charitable giving through your estate ensures that although we know the Taxman cometh upon our passing, hopefully, we WILL be prepared!



SSCF's Executive Director **Talks About Philanthropy** on the Secret Life Podcast

SSCF extends a big thanks to Barb McGrath, Founder of Above the Fold, for having SSCF's Executive Director, Donna Ziegler, on the Secret Life podcast. Barb and Donna discussed the importance of stewarding relationships between donors and charities and the importance of philanthropy in building community.

## <u>If you missed it, you can listen</u> <u>to the full episode here:</u>





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