

Making a Difference



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ROTARY CLUB OF TORONTO CHARITABLE FOUNDATION

Donate The Tax!



When you die, for income tax purposes you are treated as if you had sold everything just before death. This could create a capital gain which is taxed in your final personal return.

Death also results in the de-registration of registered plans such as RRSPs and RRIFs. If you die before the plan's funds are exhausted, the remainder is taxed. Moreover, this remainder is added to your other income in the year of your death – including realized and unrealized capital gains.

Tax deferral is possible by leaving assets to a surviving spouse, but the tax reckoning is only delayed, not reduced. Much to the surprise of their families, even individuals who considered themselves only 'comfortable' financially may show tens of thousands of dollars in 'income' on the tax return for their year of death. Even \$50,000 left in your RRIF might mean \$25,000 lost to taxes.

So why not 'donate the tax' by simply making our Rotary Charitable Foundation your RRIF beneficiary? The charitable tax credit will offset the income inclusion and high tax bill – and designating a charitable beneficiary will bypass the probate tax system as well. What would an extra \$25,000 sent to Ottawa, and the same amount divided among your beneficiaries mean to them? Imagine a legacy gift of \$50,000 supporting activities near and dear to your heart. Like the activities of your Rotary Club – for years to come. Gift us your RRIF!

– by Glenn M. Davis
LL.B. MTI TEP

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The Rotary Club of Toronto supports FoodShare: Engaging Seniors in Healthy Eating

– by Alvin Rebick, Kitchen and Good Food Program Senior Manager



In September of this year FoodShare Toronto and Sprint Senior Care began a pilot project to explore the possibility of co-operating on a healthy lunch program for seniors in Sprint's wellness programs.

Following a discussion with management from both agencies, four sites were chosen and FoodShare began delivering lunchtime meals in September. The first three sites chose to have a selection of light meals to include 1/2 sandwiches (\$1.50), salads (\$1.00), homemade soup (.30 cup), fruit cups (.75) and desserts (1.00). All items had to be individually wrapped to comply with public health standards. The fourth site chose a hot lunch option with a \$4.00 price point, plus the addition of fruit cups and desserts.

FoodShare was able to provide delicious, fresh food at these prices due to the support of Rotary's donation. During the four month period, the number of seniors participating in the program more than doubled. Two of the three groups receiving the light meals have switched to the hot meal program and there has been an enthusiastic response to the food being served.

Thanks to the produce and meal delivery vehicle purchased with Rotary funds, FoodShare was able to deliver to each of the individual sites, improving food access in all locations and supporting Sprint with the challenge of delivery.



RCT Member Rick Goldsmith presents cheque to Foodshare

During this period, FoodShare was approached by Toronto Public Health to provide a similar three week pilot in a seniors/ assisted living building on Pears Avenue in Toronto. Residents would be given the option to purchase soup,

salad, bread and a fruit cup for the same price being offered to Sprint's clients. As with Sprint Seniors, those living on Pears Avenue responded positively and purchased the food in large numbers. In both programs the issue of social isolation was addressed as well. Good, healthy food brought community members together in a social environment that reduced isolation and loneliness.

Thanks to the support from Rotary, both these pilot programs have been resoundingly successful and we look forward to pursuing more partnerships that engage seniors in healthy eating.

Wonderful Success Story: The Rotary Club of Toronto's Partnership with The YWCA's Elm Centre

– Janice Moro MBA CFRE, Manager, Major Gifts & Annual Giving, Philanthropy Department, YWCA Toronto | A Turning Point for Women



Elm Centre, the downtown Toronto \$80 million affordable housing complex is now operating in its 4th year and addresses the needs of low income women and senior women with mental

health challenges. With the realities of the growing issues of poverty, homelessness, mental health and the need for services for older women, The Rotary Club of Toronto's support for Elm Centre has provided much needed assistance to this vulnerable population. Senior women housed at Elm Centre are provided with access to a multi-disciplinary YWCA Toronto team that has expertise in community development and case management. Trauma informed practices, a harm reduction framework and eviction prevention principles shape the services provided. Senior women have access to housing support workers and one-on-one support for mental and occupational health concerns via community case support workers.



The Rotary Club of Toronto Reception Hall at YWCA Elm Centre

programs. These programs are enthusiastically embraced and have provided the opportunity for them to design, plant, cultivate and harvest fresh produce from two rooftop gardens. They have a strong voice on mobility issues, including wheelchair access and are actively engaged in tenant meetings. They also provide input to Elm Centre programming, including social events like movie nights, community kitchen activities and celebratory events such as Black History Month, Chinese New Year's, Mother's Day, Canada Day, Pride Day, October Harvest Feast and Winter Solstice.

Elm Centre has been so successful that YWCA Toronto faces the ongoing challenge of not being able to meet the growing demand for affordable housing units for senior women. A recent Big City Mayors' press conference held in September in the Elm Centre Courtyard advocated for affordable housing. Six mayors present, including Toronto Mayor John Tory and Gregor Robertson, the chair of the big-city caucus and Mayor of Vancouver toured Elm complex with YWCA CEO Heather McGregor. Maclean's noted they could not "stop gushing about" Elm Centre's "bright, welcoming and safe environment" (www.macleans.ca).

**THE ROTARY CLUB OF
TORONTO, PHILANTHROPIC
COMMITTEE.**

**Community Services
Committee**



I have been a member of the Community Services Committee since 2006. The role as interim Chair began in October 2015. Rafael Lopez stepped away from his role of Chair bringing a steadfast bridge from the leadership of Binoy Luckoo. The new vision for the Community Services Committee implemented by Rafael Lopez is Food Security in the City of Toronto. The Toronto Food Strategy team's role is to support a healthier and more sustainable food system through research, facilitation, partnership building and, most of all, implementing specific, tangible projects. We partner with City staff, institutions, community agencies and the private sector on initiatives to expand access to healthy, affordable and diverse food, create good food jobs and more. The Community services committee is exploring strategic development with these Food Security Networks by discovering fresh pathways with partner agencies. The committee has begun a dialogue with United Way and will research best practices in the way forward from small community groups to neighbourhood networks that are transforming food security, implementation and delivery. Working alongside the Toronto Food Policy Council, the Food Strategy team hopes to inspire innovation to unlock food's potential to enable personal health, vibrant neighbourhoods and a great city.

— by **John Joseph Mastandrea**
Interim Chair of Community Services

Marketing & Communications Committee Chair: Sylvia Geist
Issue Editor: Sylvia Geist

Compassion On Wheels: New Rotary Van

— by **Rowena HILL**, Housing worker at Metropolitan United Church



At the door of the church office; homeless, hungry, depressed and desperately requiring immediate help. The program provides, housing, furniture, food and clothing. The Rotary Van assists in delivery and implementation of the program.

One highlight for the year of 2015 was the purchase of a brand new van for the Community Services Program at Metropolitan United Church. The church's Community Services Outreach program submitted a request for \$9,283.00 for partial funding of a replacement minivan to be used for transporting homeless people to houses, picking up non-perishable food items and delivery of food & furniture etc. to needy people. The current minivan was over 14 years old and was falling apart. The City of Toronto provided the major portion of the financing for the new minivan. Club Member, Binoy Luckoo worked with his connections helped acquire the new van that was purchased in May 2015.



Puvi and Nadan Thanagadan with new Rotary Van!

The Community Services at Metropolitan United utilizes the Van to transport food, household goods. Through the generous support of the Toronto Rotary Club lives are nourished and people transformed. Two of the drivers Puvi Thanagadan and Nadan Thanagadan offer the blood, sweat and joy to make a difference every week by transporting gently used furniture to the homes of people making a fresh start on the road ahead.

The Housing Worker position is a response to City Council approved HOT (Housing Opportunities in the City of Toronto) and its 67 proposed actions in 2009. It is the City of Toronto's ten year affordable housing plan. The plan contains 67 actions to meet the housing needs of all Toronto's residents, contained within 8 strategic themes. It is a roadmap to steer the work and investment decisions of the City of Toronto in partnership with federal and provincial governments, as well as the public and private housing sectors over the next decade. - See more at: <http://goo.gl/DDXF95>.

The city's funding facilitates the housing working position. In its first five years the housing action plan has served the City well. It has provided a City-wide blueprint for actions and guided the work of the many Divisions and agencies that have a role in delivering housing and homeless programs and policies. While federal/provincial investments in housing and homeless services have been made during the first five years of the Action Plan, they have fallen short of meeting needs. In this regard, the Action Plan will require the federal and provincial governments to step up, rather than step back from, providing sufficient sustainable funding for the City's efforts to be successful. The action plan has ignited and provided opportunities for success for our Housing Program at Metropolitan United Church.

The Van will display the logo Rotary Club of Toronto in partnership with Metropolitan Church.

The poet Rilke writes:

The Walk

*My eyes already touch the sunny hill,
going far ahead of the road I have begun.
So we are grasped by what we cannot grasp;
it has inner light, even from a distance
and charges us, even if we do not reach it,
into something else, which, hardly sensing it,
we already are; a gesture waves us on
answering our own wave...
but what we feel is the wind in our faces*



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