



2012

WATERLOO REGION'S
VitalSigns[®]
PRIORITY REPORT

EXAMINING THE PRIORITIES OF OUR COMMUNITY



ABOUT WATERLOO REGION'S VITAL SIGNS

Waterloo Region's Vital Signs[®] is an annual checkup through which The Kitchener and Waterloo Community Foundation and the Cambridge & North Dumfries Community Foundation measure the vitality of our Region, identify significant trends and examine the priority areas critical to Waterloo Region's quality of life.

For a more comprehensive compilation of data used in this year's *Waterloo Region's Vital Signs* report please visit our website at www.wrvitalsigns.ca

TABLE OF CONTENTS

- 3 A Message from Your Foundations
- 4 Priority Setting
- 6 Triangulation/Themes
- 8 Methodology
- 9 Belonging and Leadership
- 13 Arts and Culture
- 17 Getting Started
- 21 Health and Wellness
- 26 Community Partners
- 27 Acknowledgements/Photo Contest Winners

The **Vital Signs**[®] trademark is used with permission from Community Foundations of Canada.



A MESSAGE FROM YOUR FOUNDATIONS

Welcome to the fifth edition of *Waterloo Region's Vital Signs*[®] – a snapshot of the quality of life in our community.

Since 2007, we have strived to inspire civic engagement, provide focus for public debate and connect philanthropic activity with the areas of greatest need. In our previous reports we analyzed our community across 11 different interconnected areas. This year we build on our most recent (2010) *Vital Signs* report and dive deeper into four priority areas: Belonging and Leadership, Arts and Culture, Getting Started and Health and Wellness.

Vital Signs... a tool for knowledge...

The Kitchener and Waterloo Community Foundation (KWCF) and the Cambridge & North Dumfries Community Foundation (CNDCF) compile these *Vital Signs* reports based on current, reliable and valid statistics, special studies and focus groups composed of members of our community. Join a host of other local organizations, foundations and government agencies who use *Vital Signs* as a tool to understand life in Waterloo Region.

Vital Signs... a tool for change...

The purpose of *Waterloo Region's Vital Signs* is not just to capture data and make it accessible. *Vital Signs* is a tool for change, an instrument for improving life in the Region. Both The KWCF and the CNDCF use the report to guide their activity throughout the year.

The KWCF uses the findings of *Vital Signs* to provide direction for their granting activities. Last year 77%

of The KWCF's Community Fund granting activity was directed towards the four priority areas. In addition to this granting activity, The KWCF practices what they preach as well. To develop the area of Belonging and Leadership, The KWCF produces programming such as the **Engage!KW** community leadership development program and **Random Act of Kindness Day**[®]. These programs engage the community in connecting with one another for the purpose of enhancing our sense of belonging.

The CNDCF also uses *Vital Signs* findings to provide direction for granting activities, leadership initiatives as well as their work with donors. They acted on findings from the 2010 report which indicated a declining sense of community and activity levels more sedentary than the national average. Through a grant from the *Waterloo Region Record- Lyle S. Hallman Foundation Kids to Camp Fund*, the CNDCF supported the Alison Neighborhood Community Centre (ANCC). ANCC helps foster a sense of community for both new and established Canadian kids with the goal to get them active and moving during leisure time.

Vital Signs... a tool for ACTION!

Waterloo Region's Vital Signs is about building community vitality. It is designed to encourage people to come together and get involved with community issues by finding ways to give back. We must build partnerships, bring people to the table to discuss issues and find funding to improve our community. With the continued help of philanthropists, volunteers and government we will

see the impact of what we are working towards.



Together we can create positive change where it's needed most. We look forward to working with you as we build a stronger, more vibrant community for all.

Sincerely, Greg Barratt, Sara Nixon,
Rosemary Smith and Jane Neath



TRIANGULATION AND THEMES

When reviewing as found in *Waterloo Region's Vital Signs* it is easy to compartmentalize the different priority areas - to view them as separate issues. In reality, many of these issues are interrelated. We refer to this as **triangulation**. For example, an individual having difficulty getting started in life will be less likely to attend arts and cultural events in their leisure time. In addition, the associated stress resulting from poverty would negatively affect their mental and physical health.

Intersections: New to the report this year are intersections. Throughout our research we found recurring themes which tie the four priority areas together. Intersections discuss these themes as they pertain to each of the priority areas. **The themes in this year's Priority Report are:**

THE URBAN / RURAL DIVIDE

Concerns present throughout our Region are exacerbated in our townships. Access to services available in the cities as well as education and employment opportunities can be limited. This is especially so if individuals/families do not have personal transportation given the limited reach of public transit to these areas.

THE ECONOMIC DIVIDE

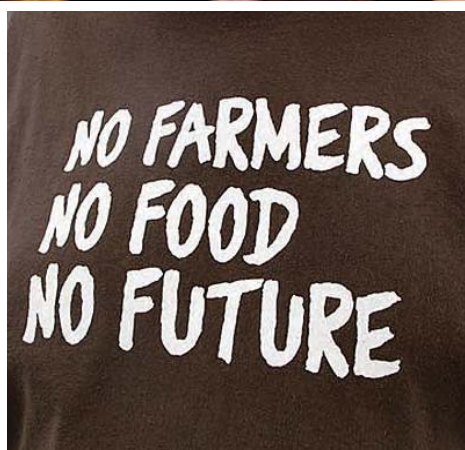
We are a wealthy community with a growing population of new immigrants and youth who do not benefit from our economic vitality. The transition from school to work or from immigration to work is fraught with roadblocks intensified by a system which does not always work for these populations. Part-time contract work, for lower wages, and few if any benefits, characterize the working conditions of a growing population in our community.

THE LEADERSHIP DIVIDE

Our community is a diverse one, both in terms of age and ethnicity. Although we do have strong community leadership, young leaders and leaders who are new Canadians are under-represented on local boards and committees.

THE DATA DIVIDE

For areas such as Health and Wellness there is a wealth of data from which to select. In other areas such as Belonging and Leadership and Arts and Culture, the available data can be scarce and difficult to source. Smaller community-based organizations collect data inconsistently, and in ways that are incompatible with the data of other organizations.



METHODOLOGY

The national *Vital Signs* initiative is coordinated by Community Foundations of Canada. The inaugural *Waterloo Region's Vital Signs* – the first *Vital Signs* to be completed in collaboration with two community foundations in Canada – was released in 2007 and has been launched annually ever since; with the exception of 2011 when we paused to perform a full evaluation of the program.

COMMUNITY SUPPORT AND ENGAGEMENT

The KWCF and the CND CF engage a wide variety of organizations, individuals, local experts and interested community supporters in the development of *Waterloo Region's Vital Signs*. Their involvement has helped to capture the spirit and perception of the health, happiness and wellbeing of those spending time in our community.

RESEARCH

The two foundations contracted Ginsler & Associates Inc. to undertake the enormous job of compiling secondary research for both the hard copy report and the more comprehensive website. Data consultant Ernie Ginsler brings with him over 30 years of experience in community development, human services planning and community capacity building.

Data is collected from various trusted and respected sources including Statistics Canada, Ontario Municipal Benchmarking Initiative (OMBI), Municipal Performance Measurement Program (MPMP), Canadian Census, Environment Canada, Region of Waterloo, Canada Housing and Mortgage Corporation, Canadian Council of Learning, Elections Canada, Ontario Education Quality and Accountability Office, Office of the Superintendent of Bankruptcy Canada, Canadian Institute of Health Information and Industry Canada. The Centre for the Study of Living Standards was retained by Community Foundations of Canada to undertake research for indicators being used by *Vital Signs* projects across Canada.

Much of the data in this report was available for the whole of Waterloo Region. A small portion of the data was available at the Census Metropolitan Area (CMA) level for Kitchener-Cambridge-Waterloo. This CMA includes the cities of Kitchener, Waterloo, Cambridge, as well as the townships of Woolwich and North Dumfries. Not included are the townships of Wilmot and Wellesley. For the purposes of this report, we have decided to cite Waterloo Region on all graphs and data. In addition, we held focus group sessions with leaders and knowledgeable individuals from the four priority areas.

INDICATOR SELECTION

Indicators within each of these areas were selected on a basis of:

- availability of data
- ease and cost of data collection
- reputation and reliability of data source
- currency of data
- perceived community interest
- data that will be updated regularly for future trending



BELONGING & LEADERSHIP

BELONGING AND LEADERSHIP

Civic engagement strengthens community. When we get involved by volunteering, voting and donating, we feel more connected to society and to one another.

Although as a Region we give more charitable donations annually than both the provincial and national averages, our donor profile is shifting. In general, the proportion of tax filers making donations is becoming more akin to the province and Canada as a whole. More specifically, fewer young adults (25–34) are donating. The majority of our donations are coming from older adults (45–54) with an annual income over \$80,000. This is problematic as our donor base does not reflect the diversity of age or the range of incomes across our community. As we grow in population, we are becoming more like the larger cities (less unique and less “special”).

In addition, volunteerism is in decline. We now rank below both the provincial and national averages with volunteer rates of less than 42%+. Local organizations report that we need new ways of getting youth and immigrants involved in community volunteering. There is also agreement that the nature of volunteerism is changing, with potential volunteers being much more selective about which activities they are willing to engage in and how much time they will contribute. There is general consensus that our volunteer leadership profile does not reflect the diversity of our community. More needs to be done to attract our immigrant population into leadership positions in the greater community. Looking at individuals’ sense of belonging itself, more than 30% of the population express feelings of belonging that are less than strong. Recent research has found that one’s sense of belonging is closely related to income, and both

immigrants and youth find themselves at the lower end of both the income scale and the belonging scale. As well, the proportion of our citizens who feel either satisfied or very satisfied with their lives is less than the provincial and national averages.

Our Belonging and Leadership focus group told us that we have a number of excellent assets in place; such as inclusivity programs, community policies, and an innovative social sector. However there is still room for improvement in understanding the different leadership styles of immigrants, opening up our leadership programs to more youth, and identifying and involving sectors of the population who are missed by our current programming.

The Bottom Line: The profile of our donors and of our volunteers does not reflect the diversity of our community, both in terms of age and ethnicity. We must engage these underrepresented groups to understand their needs and to leverage their skills and experiences.

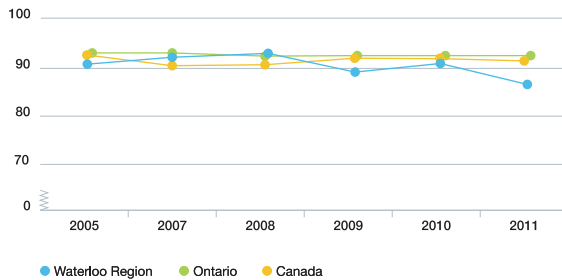
*Although there is some question as to the accuracy of 2010 result for Waterloo Region it is likely that at least some considerable decrease in the volunteer rate has occurred.



INTERSECTIONS

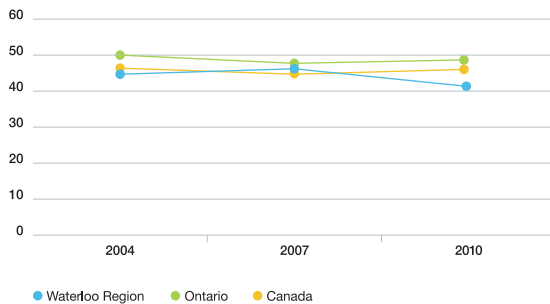
The Economic Divide is present as those on lower incomes tend to feel they belong to the Region less than those with higher incomes. In addition, the Urban and Rural Divide affects an individual's sense of belonging. Inhabitants of our townships without access to personal transportation suffer from limited access to public transit. This can lead to a feeling of being disconnected from the Region as a whole.

% Satisfied and Very Satisfied with Their Lives



In this graph you will notice the proportion of our population feeling either satisfied or very satisfied with their life is declining compared to the province and the country as a whole, down 5.7 percentage points since 2008. **Source: CANSIM Table 105-0501**

Volunteer Rate (%)



Although volunteerism rates have been trending downwards provincially and nationally, this decline has been even more rapid (a drop of 5.3 percentage points since 2007) in Waterloo Region.

Source: Canadian Council on Learning



Did You Know?

- According to the Canadian Census, Waterloo Region has grown in population by 68,581 people between 1996 and 2011
- By 2030 an estimated 30% of Waterloo Region's population will be new Canadians
- Although new Canadians arrive with, on average, better health, they lose this advantage over time

You Can...

- If you do not already volunteer, set aside 6–10 hours a month to help out with a cause you support
- Discover what type of volunteer you are and where you could help the most by taking the Volunteer Quiz at getinvolved.ca/vquiz
- Devote an affordable portion of your annual household budget to support an area of the community you wish to improve. Take the time to engage organizations doing work in the areas where you care

**TAKE
TAKE ACTION!
TAKE
ACTION!
TAKE ACTION!**

TAKE ACTION!

ACTION!



ARTS & CULTURE

ARTS AND CULTURE

Arts and Culture help to ensure that our community is an enriching and vibrant place to live. Cultural offerings inspire us, attract new visitors, fuel innovation and are essential components of any global city.

Arts and Culture programs are important to the health and vitality of Waterloo Region. This has been recognized locally by the Prosperity Council, the Region of Waterloo Arts Fund (artsfund.ca) and by the establishment of the Creative Enterprise Initiative (creativeenterprise.ca)

While we still fall behind the provincial and national averages for the proportion of the workforce employed in cultural industries (about 1.7%), this is an increase over our historical levels. We have great civic engagement in numerous festivals and special events. We have two of the largest free music festivals in Canada and our week-long Oktoberfest is renowned around the world. Despite all of this though, many arts organizations are struggling. Administrators spend an inordinate amount of time seeking grants from multiple sources, and support for overhead and administration is significantly lacking. Funders' focus on project-based funding limits many organizations' ability to plan and to secure ongoing staffing.

Median earnings of full-time, Arts and Culture employees are below national and provincial averages. Our arts organizations must ensure they understand the motives of funders. Our focus groups indicate that only certain, smaller sectors of the community take part in arts-related activities such as live theatre or musical performances and smaller art shows. Arts organizations must ensure they are sufficiently marketing their performances to increase ticket revenue, another reliable and more sustainable source of operating funding.

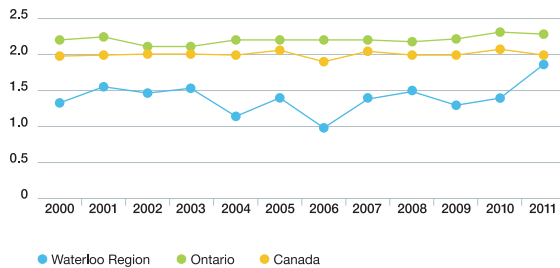
The Bottom Line: Organizations which do work in Arts and Culture find it challenging to fund operating expenses. Funders must recognize the need to support administrative activities and the organizations must focus on ensuring the general population is aware of their performances to boost ticket revenue.



INTERSECTIONS

The Data Divide is strongest in Arts and Culture. Reliable, consistent data which can be correlated with previous years within the Region and contemporarily with provincial and national data are difficult to source. With better data our community could do a better job addressing the needs of the Arts and Culture sector.

% Employment in Cultural Industries 2000 – 2011



Although traditionally lower than the provincial and national averages, the percent employment in Arts and Culture has increased to 1.7%

Source: Statistics Canada



Did You Know?

- Since 2010, the Region of Waterloo and the Cities of Kitchener and Waterloo have increased their support for Arts and Culture by close to \$750,000 per year
- Four Sundays a year King Street is closed in Uptown Waterloo for Open Streets, a festival celebrating the culture of newly revitalized uptown areas
- Arts, Culture and Heritage are now embedded within the Economic Development department of the City of Kitchener
- The Kitchener-Waterloo Art Gallery has free admission and is open seven days a week

You Can...

- Volunteer with one of the many Arts and Culture organizations in town (check out the Volunteer Action Centre's website volunteerkw.ca for opportunities)
- Take in a live performance and bring a friend with you
- Attend one of the many music/street performer festivals throughout the year
- Hire local, live music talent for your event instead of using a DJ

**TAKE
TAKE ACTION!
TAKE
ACTION!
TAKE ACTION!**

TAKE ACTION!

ACTION!



GETTING STARTED

GETTING STARTED

Helping new Canadians, children and youth get a good start in life is vital to our community's future wellbeing.

Access to quality child care is important for the socialization of children and, especially for lone-parents, for access to employment. Research has indicated that, for children in low-income families, child care provides lifetime benefits both to the child and to society. Within Waterloo Region our access to licenced childcare is less than the provincial median. Forty-five percent of the Ontario Works+ caseload is made up of lone-parent families. We already know that growing up in poverty increases a child's chances of dropping out of school, working low-income jobs or not working at all, becoming involved with drugs and alcohol or the criminal justice system, and many other negative outcomes that are crippling to the individual and very costly to the taxpayer.

The youth unemployment rate (ages 15–24) is approximately double that for the overall population and sits at about 14% in Waterloo Region (20% if you include those who have given up looking and involuntary part-time workers). This presents a considerable challenge for young people trying to move from education to employment. The longer a

youth remains unemployed, the less likely s/he is to become firmly attached to the employment market later in life. This increases the negative effects of living in poverty both for the individual and the taxpayer. The percentage of the population of the Region made up of immigrants is projected to increase from the current 22% to an estimated 31% in 2030. Immigrants continue to have difficulty using the education and experience they bring to Canada, and their incomes are decreasing.

Most of our growth as a community is dependent on immigration and it is imperative that we work together to mutually benefit from the skills and experiences of newcomers to the Region.

The Bottom Line: Getting started can be difficult in the Region. Without access to quality child care, many new families (families with their first child, or new to the region/Canada) may be forced to have a caregiver stay at home. In addition, youth unemployment and immigrant underemployment will pose significant challenges now and in the future.

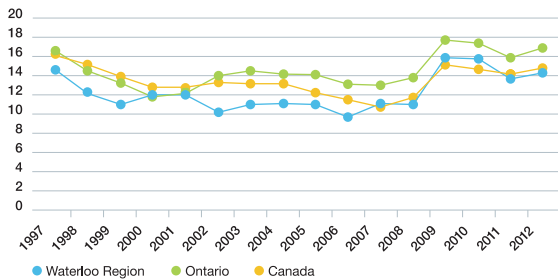
+Ontario Works is the province's program that provides income and employment assistance.



INTERSECTIONS

The Urban and Rural Divide is present again in the Getting Started priority area. Inhabitants of the townships with limited access to cities would be largely unable to take advantage of assistance/support programs situated in Kitchener, Waterloo or Cambridge. In addition, we see the Economic Divide as our youth and immigrant populations earn much less per year.

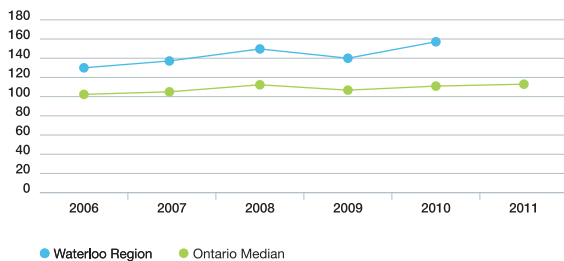
**Unemployment Rates for Youth
(15 to 24 Years)**



Youth unemployment rates have been trending upwards for over a decade and are now at over 14% in the Region (20% if you include those who have given up looking and involuntary part-time workers).

Source: Statistics Canada

**Licensed Child Care Spaces per 1,000
Children (12 years and under) in the Region**



There are now less than 120 licenced spots per 1,000 children aged 12 and under in Waterloo Region. In addition, although the availability of licence child care is trending upwards in both Waterloo Region and in Ontario, the Region's growth is being outpaced by the province's. **Source: OMBI**



Did You Know?

- The average time spent on the waiting list for subsidized housing in Waterloo Region is between 5 and 6 years
- If a student does not find employment within a short period of time after graduating, becoming employed becomes increasingly difficult (see Centre for Economic Policy Research's report on young people and recession)

You Can...

- Hire a student to relieve vacationing staff over the summer. Check out Service Canada's summer grant program for potential funding
- Mentor a new or young Canadian
- Pause to assess the age, ethnicity and gender diversity of the organizations you serve with

**TAKE
TAKE ACTION!
TAKE
ACTION!
TAKE ACTION!**

TAKE ACTION!

ACTION!



HEALTH AND WELLNESS

HEALTH AND WELLNESS

Good overall health reduces health care costs and improves our individual quality of life. Our health status relies on social and economic standing, good health practices including activity levels, and access to health care services.

Factors such as income level, educational attainment, employment status and housing are powerful determinants of a person's health and wellbeing. Low levels of socioeconomic status have been found to be linked to higher rates of chronic conditions, increased use of the health system, higher levels of stress and mental health and addictions issues.

The obesity rate continues to trend upwards across Canada, with Waterloo Region currently slightly higher than both the national and provincial levels. Obesity is just one in a cluster of health indicators which, for Waterloo Region, are trending in the wrong direction. These include levels of significant stress, eating poorly, low flu shot rates, and the number of work absence days. These are all the result of health behaviours we can change, and ones which can be impacted at the local level.

Our level of self-rated mental health has been trending slowly downwards for a few years. The slowing economy – which hit the manufacturing sector in Waterloo Region before the 2008 recession – might be part of the reason, but it does not explain the entire cause. For many years the income of a large proportion of the population have been stagnant, while prices for food, fuel, and housing have been increasing steadily. This places considerable pressure and stress on individuals and families.

In addition, the overall trend of low birth-weight babies has been slowly increasing. Low birth-weight is associated with a number of physical and developmental challenges.

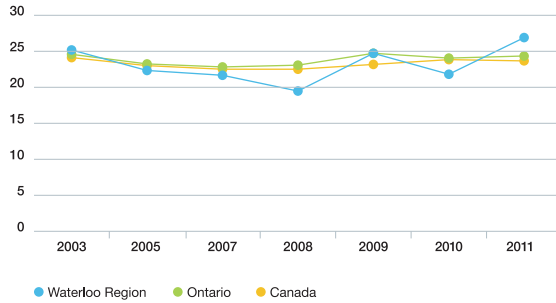
The Bottom Line: A considerable portion of our population is overweight, stressed and scores poorly on a number of health indicators. This trend could be reversed by making healthier choices such as increasing the proportion of fresh fruits and vegetables in our diets as well as increasing our level of exercise.



INTERSECTIONS

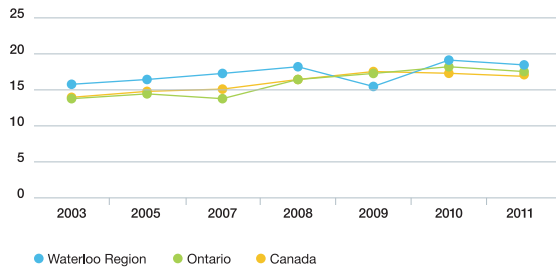
The Economic Divide negatively impacts the Health and Wellness priority area. Individuals struggling economically are statistically more likely to suffer from stress and physical as well as mental health issues.

% With Quite a Lot of Stress

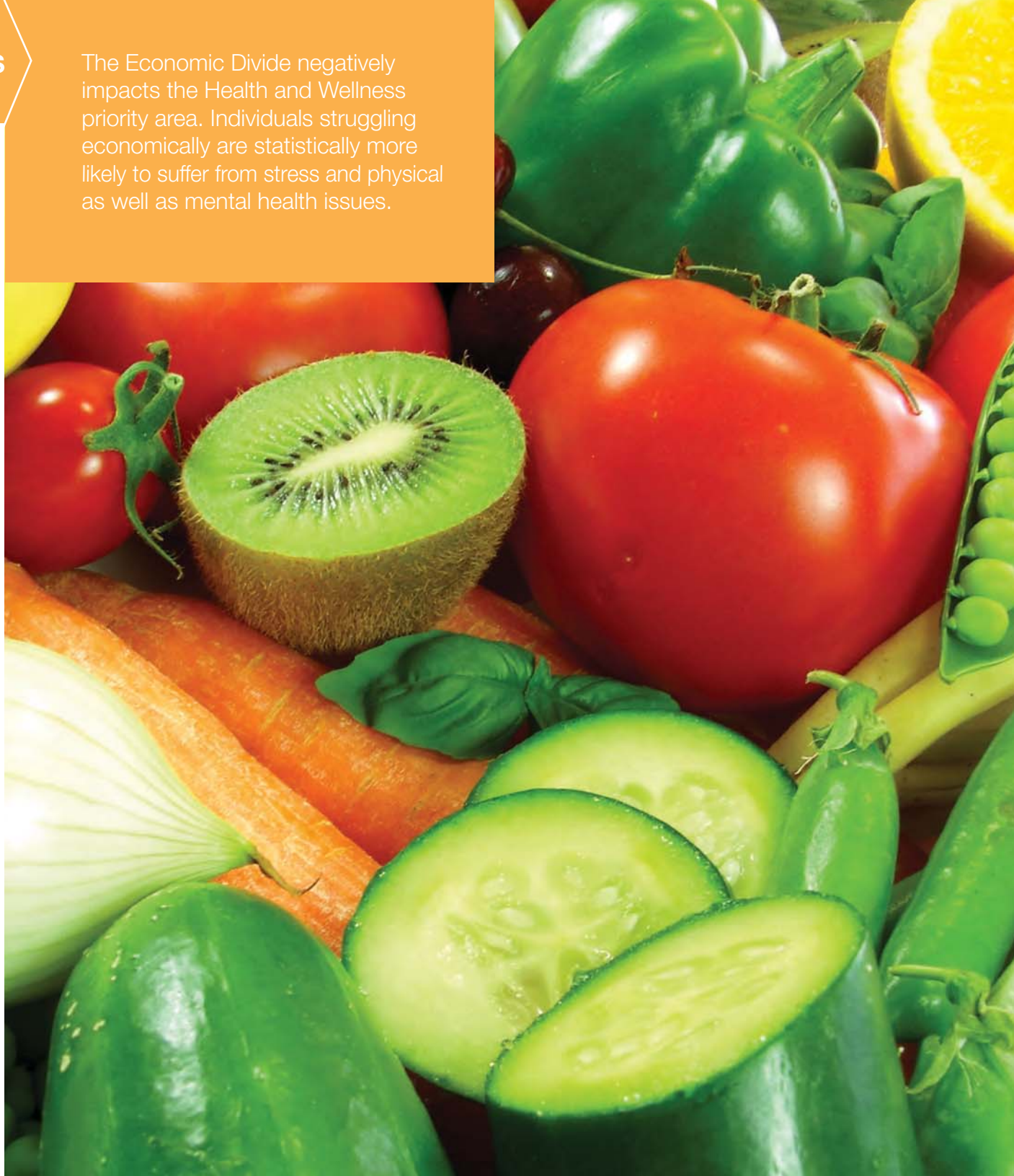


The percentage of our population indicating they were coping with “quite a lot of stress” is now higher than the provincial and national levels at over 25%. **Source: CANSIM table 105-0105**

Obesity* Rates (% population age 18 and older)



The percentage of our population over 18 who are obese (a body mass index of 30 or higher) is almost 20% in Waterloo Region. **Source: Statistics Canada**



Did You Know?

- Areas with lower socioeconomic status in Waterloo Region tend to have higher levels of chronic conditions (e.g. cardiovascular disease, diabetes, etc.) and use more health services than people living in higher socioeconomic levels
- In 2009/10 almost 9% of the households in Waterloo Region had too little to eat, or inconsistent access to food as a result of low income

You Can...

- Get involved with local action groups to support their work in addressing the social determinants of health (e.g. poverty reduction networks, subsidized housing)
- Volunteer with or support local breakfast programs, food banks, etc.
- Make healthier choices in your own life (take the stairs instead of the elevator, eat more fresh fruit and vegetables)

**TAKE
TAKE ACTION!
TAKE
ACTION!
TAKE ACTION!**

TAKE ACTION!

ACTION!



ACKNOWLEDGEMENTS

The Kitchener and Waterloo Community Foundation and the Cambridge & North Dumfries Community Foundation wish to extend our sincerest thank you to the many individuals and organizations that provided information, guidance, statistics, or in any way assisted in the creation of this year's report.

We are deeply grateful to the dynamic community leaders of our expert panel who helped to provide the foundation for this year's *Waterloo Region's Vital Signs* Priority Report.

The Foundations would like to recognize the Toronto Community Foundation for developing and sharing the Vital Signs concept and Community Foundations of Canada for coordinating a national *Vital Signs* initiative.

Thanks to Our Community Partners!

570 News
Mike Farwell

Alzheimer's Society of Kitchener Waterloo
Cara Dowhaniuk

Business & Education Partnership of Waterloo Region
Alayne Hynes

Button Factory
Heather Franklin

CAFKA
Gordon Hatt

Cambridge Galleries
Mary Misner

Capacity Waterloo Region
Cathy Brothers

Clay & Glass
Bill Poole

Community Justice Initiatives
Julie Thompson

Drayton Entertainment
Steven Karcher

eyeGO to the Arts
Tigger McCullough

Faith Groups
Rev. Michael Hackbusch
Brice Balmer

Family and Children's Services of the Waterloo Region
Jill Stoddart

In-Reach
Rohan Thompson

Kitchener-Waterloo Art Gallery
Caroline Oliver
Shirley Madill

Kitchener-Waterloo Multicultural Centre
Lucia Harrison
Marty Schreiter

Kitchener-Waterloo Oktoberfest
Mark Kreller

Kitchener-Waterloo Symphony
Adrienne Steer
Chris Sharpe

Lost&found Theatre
Kathleen Sheehy

Lutherwood Child and Family Foundation
Donna Buchan

Mennonite Central Committee
Greg deGroot-Maggetti

Mosaic Counseling and Family Services
Sue Gillespie
Lirondel Hazineh

Neruda Productions
Isabel Cisterna

Nutrition for Learning
Brian Banks

Pat the Dog Playwright Centre
Lisa O'Connell
Myriam Léger

Ray of Hope
Harry Whyte

Reaching Our Outdoor Friends
Sandy Dietrich-Bell

Reception House – Waterloo Region
Lynne Griffiths-Fulton

Region of Waterloo – Strategic Planning
Lorie Fiozie

Skills Canada – Ontario
Gail Smyth

Strong Start
Machelle Denison

Sun Life Financial Waterloo Busker Carnival
Randy Warren

THEMUSUEM
Jennifer Knight
Angela Olano

Quarry Integrated Communications
Sabrina Prudham
Ken Whyte

Volunteer Action Centre
Jane Hennig

Waterloo Catholic District School Board
John P. Shewchuk

Waterloo Region Crime Prevention Council
Anthony Piscitelli

Waterloo Region Museum
Tom Reitz

Waterloo Region Record
Adam Kirk

Waterloo Youth Councils
Dawn Tozer

Woolwich Community Health Centre
Denise Squire

YWCA Kitchener-Waterloo
Elizabeth Clarke

Expert Resource Panel
Stephen Beckett
Waterloo Regional Police Service

Tim Beckett
Kitchener Fire Department

David Brenneman
Township of Woolwich

Doug Brown
Waterloo Region District School Board

Roger Farwell
The Walter Fedy Partnership

Taryn Graham
Volunteer Action Centre

Debbie Hoekstra
YMCAs of Cambridge & Kitchener-Waterloo

Bruce Lauckner
Waterloo Wellington Local Health Integration Network

Mike Murray
Region of Waterloo

Mike Morrice
Sustainable Waterloo Region

Bryn Ossington
WLU Student Publications

Anthony Piscitelli
Waterloo Region Crime Prevention Council

Matt Scobel
Carbon Computing Inc.

Heather Sinclair
Creative Enterprise Initiative

Carol Simpson
Workforce Planning Board

Waterloo Region's Vital Signs Photo Contest Judges
Tomasz Adamski
David McCammon
Sabrina Prudham
Christine Reid

Waterloo Region's Vital Signs Project Team
Ernie Ginsler
Bethan Llewellyn
Jane Neath
Brendan M. Sheehan
Rosemary Smith
Linda Zensner

OUR FOUNDATIONS

Community is foremost in our minds at The Kitchener and Waterloo Community Foundation and the Cambridge & North Dumfries Community Foundation.

We continuously strive to improve the quality of life for all citizens in Waterloo Region by building assets to provide lasting support for local priorities, addressing community needs through grant making, educating others about local organizations and programs and providing leadership by bringing people and organizations together to address key issues and opportunities.

COMMUNITY FOUNDATIONS

Community foundations provide a simple, powerful and highly personal approach to giving. We offer a variety of giving tools to help people achieve their charitable goals.

You can make a gift of cash, stocks, bonds, real estate or other assets to your Community Foundation. Most charitable gifts qualify for maximum tax advantage under federal law.

Through your Community Foundation you can support the issues you care about most. For more information and ideas on ways to integrate charitable planning into your financial planning ask your financial advisor to contact us.

www.wrvitalsigns.ca



THE KITCHENER
AND WATERLOO
COMMUNITY
FOUNDATION

The Kitchener and Waterloo Community Foundation

29 King Street East, Suite B
Kitchener, Ontario
N2G 2K4

www.kwcf.ca



Cambridge & North Dumfries
Community Foundation

Cambridge & North Dumfries Community Foundation

135 Thompson Drive, #7
Cambridge, Ontario
N1T 2E4

www.cambridgefoundation.org



COMMUNITY
FOUNDATIONS
OF CANADA

Community Foundations of Canada

75 Albert Street, Suite 301
Ottawa, Ontario
K1P 5E7

www.cfc-fcc.ca