

Building a Smart and Caring Muskoka

Wasan Island Symposium
September 15th, 2014





Thirty people, representing Muskoka Community Foundation, donors, Muskoka charities, not-for-profit organizations, and community and municipal leaders met at Wasan Island, Lake Rosseau, to have a conversation about the vision of a smart and caring Muskoka.



Smart & Caring Muskoka Circle on Wasan Island



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Muskoka Community Foundation Symposium

“Building a Smart and Caring Muskoka”

Background

The mission of Muskoka Community Foundation is to champion the power of giving and its enduring impact, and to connect philanthropy to community needs.

The Muskoka Community Foundation works to foster community vitality and resilience by:

- ✓ Connecting donors with the causes they care about and ensuring their contributions continue to grow
- ✓ Granting the investment income from endowment funds to a wide range of Muskoka charities
- ✓ Building capacity and celebrating community through special events, workshops and symposiums

In 2012, the Right Honourable David Johnston, Governor General of Canada issued a challenge to community foundations to come together and build a smarter, more caring nation that holds promise for all. Muskoka Community Foundation joined community foundations from coast to coast in responding to this challenge by creating the Smart & Caring Muskoka Fund. This fund is a community endowment fund which ensures that there are dedicated resources to respond to the future needs and priorities of Muskoka. Anyone can donate any amount to the Smart & Caring Muskoka Fund.

Muskoka Community Foundation received an invitation in 2014 that offered a wonderful opportunity to expand its initial response to the Governor General’s challenge. The Foundation was invited by the Breuninger Foundation to host a symposium at Wasan Island on Lake Rosseau to initiate a conversation about philanthropy in Muskoka. Muskoka Community Foundation used this opportunity to engage Muskoka’s philanthropists, charities and community leaders in a conversation about building a smart and caring Muskoka – one that is healthy, vital and resilient.

Wasan Island is the site of the Breuninger Foundation’s international retreat. The Breuninger Foundation is a private foundation based in Germany that was established in 1968 by Heinz Breuninger and his daughter Dr. Helga Breuninger. This foundation welcomes people from around the world and offers leaders in civil society, politics, culture and business the opportunity to gather, consider important questions and to enhance their potential. The island is a beautiful and natural setting that captures its Muskoka heritage. It is a peaceful place to reflect and have an important discussion.

The Smart & Caring Muskoka Symposium was held on September 15, 2014 with the support and participation of Breuninger Foundation. There were thirty participants that included representatives of Muskoka Community Foundation, donors, Muskoka charities, and not-for-profit organizations as well as community and municipal leaders. Many of the participants represented more than one of these affiliations. In the morning there was a plenary session that was held in a circle format and in the afternoon there were three small group sessions that were held in a cottage or boathouse on the island. The results of the symposium are summarized in this document and will assist Muskoka Community Foundation in guiding donors, undertaking its own granting, fostering collaborative relationships and building community vitality.



Welcome and Purpose of the Symposium

Marg French, Chair of the Muskoka Community Foundation

<http://muskokacommunityfoundation.ca/>

Marg French welcomed the participants on behalf of the Board of Directors and thanked them for participating in a conversation about building a smart and caring Muskoka. She introduced the Muskoka Community Board directors present at the meeting including: Gord Durnan (Vice Chair and Past Chair), Daniel Bradbury (Treasurer), Evelyn Archibald (Director) and Steve Lowden (Honorary Director).



The participants were invited by Marg to take a look outside and appreciate the spirit of Wasan Island. She suggested that the landscape of Muskoka has a way of imprinting on us. The communities of Muskoka (waterfront, rural and towns and villages) and the people who reside in them make Muskoka a significant place. However, Muskoka is not without its challenges and that is why charities, not-for-profit organizations, donors and community leaders have been invited to talk about enhancing the health and well-being of Muskoka.

Marg thanked the Breuninger Foundation for inviting Muskoka Community Foundation to hold the Smart & Caring Muskoka Symposium on Wasan Island. She said that it had been a pleasure to work with Volker Hann, Director of International Projects and Alyssa Becker, Operations Manager to plan the day and noted the connection that had been forged between the two foundations. She thanked all of the Wasan Island staff for their support and recognized their wonderful team approach and enthusiasm.

Marg then introduced the facilitator for the day, Randy French and thanked him for donating his time to facilitate the Smart & Caring Muskoka Symposium.

Overview of the Day

Randy French, French Planning Services Inc.

Randy French provided an overview of the agenda for the day and explained that the following questions would guide the conversation throughout the day:

1. What are the important values of Muskoka?
2. What is the power and impact of Community Foundations?
3. What is the Smart & Caring Muskoka initiative?
4. What is the current state of Muskoka and what are the challenges facing Muskoka?
5. What is the perspective of donors?
6. What traits would a smart and caring Muskoka exhibit?
7. What is your best advice for Muskoka Community Foundation to make the Smart & Caring Muskoka initiative a success?
8. How can we work together to address Muskoka's challenges and preserve Muskoka's important values?



A list of the participants is included in Appendix "I".



Power and Impact of Community Foundations

Gord Durnan, Vice Chair of Muskoka Community

Gord Durnan explained that the Muskoka Community Foundation was founded in 2007 with the assistance of a number of people passionate about Muskoka including Steve Lowden who had experience with the Toronto Community Foundation. Steve wanted to bring the Community Foundation concept to Muskoka. Gord explained that the Community Foundation focuses on all aspects of Muskoka and works with donors and charities to address community needs. Muskoka Community Foundation assists donors in establishing various types of funds to make an impact in Muskoka. This includes flow through funds as well as donor-advised funds. The Foundation assists donors in distributing investment income to target community need. Gord noted that some community foundations in Canada have received significant endowment gifts that will have important ongoing community benefit and expressed the hope that Muskoka would see a similar gift in the future. He also explained that Muskoka Community Foundation strives to build community connections through events such as the Smart & Caring Muskoka Celebration luncheon held in May and governance workshops to assist charities and not-for-profit organizations in enhancing their capacity.



Gord explained that the first community foundation was established in Winnipeg in 1921. In 1992, the Community Foundations of Canada was created to join together foundations across Canada in a network which now includes 191 organizations. Today there are 3.3 billion dollars invested in community foundations in Canada. In 2012, 143 million dollars were granted to charities by community foundations. These grants support charities working in many sectors of Canadian communities including: the environment, education, health care, social services and arts and culture.

Muskoka Community Foundation does not take donations from those who would be best to give it directly to one charity; rather the Foundation works with donors who have the capacity to make a lasting impression for many causes through the creation of endowment funds. Gord noted that all charities have a contribution to make to Muskoka and that charities can find strength in working collaboratively. He highlighted this thought by noting the Metroland Newspaper's series of articles about building a better Muskoka one idea at a time. He talked about the article he had submitted and his thoughts about the importance of each person in Muskoka caring for their neighbours, community and the environment.

Gord introduced a video of the Right Honourable David Johnston, Governor General of Canada challenging community foundations throughout Canada to create smart and caring communities and a smart and caring nation. The video can be found on the Muskoka Community Foundation website at <http://muskokacommunityfoundation.ca>

Volker Hann, Director of International Projects for the Breuninger Foundation

<http://www.wasan-island.de/>

Volker Hann shared an international perspective on community foundations noting that each foundation has a unique aspect because philanthropy is practiced by people trying to address the issues faced by their individual communities. He explained that in Germany community foundations are growing quickly. People need to understand why they are donating and how they are going to make an impact. He talked about the Stuttgart Community Foundation in



Germany, chaired by Helga Breuninger and noted that it acts as an agent for community development. It invests to address various aspects of community need such as education, health and children’s welfare. He also explained that not everything has to be directed through the Stuttgart Community Foundation and that encouraging connection is also important. The Stuttgart Community Foundation has helped other organizations to build capacity and has addressed issues through roundtable discussions or the creation of other agencies.

Volker suggested that the group gathered at this Symposium should review what is already being done and what can be bundled for synergy, and then determine what else needs to be accomplished.

Key Values – What the Participants Value about Muskoka

The following key values were identified through a brainstorming exercise:

Social Connection and Strength in Community

- Welcoming and caring
- Small town atmosphere
- A great place to live and raise children
- A place with social connection
- Trust and faith in community
- Time for each other – we slow down and pay attention
- A feeling of family – common goals
- Safe water, air and streets
- Collaborative – learn from each other
- A community of towns and villages
- People can relate to the scale of this place
- A size that allows us to be nimble and cause change
- A diversity of skills, experience and talent
- Strong community organizations
- Hospital
- Arts and culture

“Harness the energy of the anthill”

“Living in strong communities in close proximity to nature”

Natural Setting and Environment

- Natural Beauty and quality of life
- Clean water – you can swim in it
- Quiet
- Closeness of nature and wildlife
- Stars and the call of the loon
- Respect for the environment
- Spiritual connection to the landscape and nature

“Growth can mean getting smarter, more creative, and more innovative”

Potential and Opportunity

- Potential to grow and remain a unique place
- Opportunity to grow
- Promise and possibilities
- Resilience
- Potential of economic diversity
- Energy to get things done
- Care enough to address issues

“Is there potential for Muskoka to teach the rest of Canada to live sustainably?”



The State of Muskoka – What Challenges does Muskoka Face?

John Klinck, Chair of The District Municipality of Muskoka

<http://www.muskoka.on.ca/>

John Klinck told a powerful story about his first year of campaigning for election to Gravenhurst Town Council. He talked about a lovely waterfront home that he visited and then knocked on the door of a house not too far down the road. He was surprised that the home had only a dirt floor. When he was generously offered a drink, he could see that the refrigerator was almost empty. John stated that fortunately Muskoka is blessed with many wonderful charities and organizations to combat this disparity which still exists today. He noted that Muskoka Community Foundation is one of those organizations.



John explained that he has been traveling around the District and talking about the disparities that exist in Muskoka. He explained the myth that all Muskokans are well to do and have few needs, and that the reality is there are many people in need of a caring Muskoka.

He identified important statistics that illustrate the reality in Muskoka today.

- Muskoka's population is 142,000 (55% Seasonal / 45% Permanent) and there are 47,600 households
- 32% of the population is over the age of 55 and 18.5% are over 65 years of age (with 26% of them living alone)
- 49.1% of women and 33.3% of men age 65+ live in poverty (with annual incomes less than \$16,273)
 - Women in Muskoka earn 36% less than men
 - Life expectancy and loss of spousal income or pensions upon death contribute to poverty for women
- There are 2,030 single parent families, 1,645 of those(81%) are headed by women
- The fastest growing economic sector is the retail market that offers only minimum wage compensation
- The Muskoka household average income is 12% less than the provincial average
- 40% of Muskoka households earn less than \$40,000 per year while the Ontario provincial average is \$70,400

John spoke about the experience of the District of Muskoka Community Services and noted that service demands have doubled in just over five years. He further noted several points and trends about the following social needs in Muskoka.

Social Assistance (Ontario Works Financial and Employment Services):

- Social assistance programs are available for people without income and minimal assets
- These programs offer modest interim financial support, employment connectivity and skills training
- Case load has more than doubled in the last five years to over 1,030
- In over 50% of cases the household is headed by a person in the 16 to 25 year old age group
- Less than 30% of Muskoka high school graduates go on to achieve a post-secondary degree



Social / Affordable Housing

- There are 574 social housing units and 145 affordable housing units managed by the District of Muskoka
- Muskoka's current social/affordable housing wait list exceeds 600. Of those people on the wait list for social or affordable housing, 50% are singles and 56% are between the ages of 30 and 60 years of age

Emergency Shelter:

- The Salvation Army oversees 3 emergency family units funded by the District
- Over 30 families are served with an average stay of 4 to 6 weeks

Child Care:

- The District provides low income families with child care subsidies so that the parent(s) can maintain employment
- Caseload growth has grown 208 % in five years
- The District also provides resources and supports to children with special needs
- Muskoka Family Youth and Children's Services spends over \$8 million annually for child welfare and mental health programs

John spoke to the realities of Muskoka and the spirit of giving. He identified that less than 5% of Muskoka's assessment is derived from businesses compared to Toronto where it is in excess of 40%. He explained that 55% of our residents, those with the greatest ability to give, are seasonal and often do not give in Muskoka. This is despite their overwhelming affinity to Muskoka. Why? They simply are not aware of the issues and the reality for many people of Muskoka.

John closed by stating that "there is a need in Muskoka" and then thanked all of the charities in the room for their work.

Hannah Lin, Executive Director of the YWCA Muskoka

<http://www.ywcamuskoka.com/>

Hannah explained that the YWCA Muskoka champions positive change for women and girls in Muskoka and that the focus of the YWCA is:

- Ending violence against women
- Reducing the impact of poverty and building economic sustainability for women and their families
- Advocating on issues that affect women and girls
- Building organizational capacity



The organization achieves this through leadership, providing quality programs and services; and building bridges of connection and collaboration in the community. The YWCA Muskoka defines success as "Passion, Possibility and Choice." The vision of YWCA Muskoka is that all women and girls are thriving in a safe community with opportunity and possibility.

Hannah also shared that the YWCA Muskoka is one of the smallest and youngest YWCAs in Canada and yet, it is connected to YWCA Canada and World YWCA. The YWCA finds success in:

- The quality and effectiveness of programs
- The number of women and individual reached and served
- Participants' satisfaction and engagement in programs
- The value and strength of relationships



YWCA Muskoka provides a wide range of quality programs and services to women across a large rural region. These programs include:

- Business of Life and Women in Business (self-employment programs)
- Enterprising Women conferences
- Money Matters (financial literacy workshops)
- Getting Ahead and Bridges out of Poverty (programs and training to break the cycles of poverty and violence)
- YW4Work (economic development projects)
- Girlz Unplugged, Quest and Girlz Choice (school based programs for children and youth in 20 schools)
- Youth engagement and outreach programs in two first nations communities
- YWGRO Mentorship and Girlspace (leadership programs for girls and young women)
- Women in Film Festival every March 8 (International Women's Day) since 2010
- Women of Distinction (annual event to celebrate women and their achievements)
- A survey of needs/interests and workshop series for senior women (to reduce social isolation, increase community engagement and expand volunteerism)
- A national leadership summit in January for 150 young women of ages 18 to 25 (to mentor and build capacity)

Hannah explained the challenges that YWCA Muskoka faces including the need to make systemic change to end violence against women and poverty. The YWCA needs to be constantly working to engage and inform community members in order to increase awareness of the issues facing women and their families in Muskoka. As an organization, YWCA teaches resilience to program participants and must also be resilient as a "small but mighty" organization that is responsive to change (social, political, financial).

Linda Acton-Riddle, Past President of Habitat for Humanity Muskoka

<http://www.habitatmuskoka.com/>

Linda Acton-Riddle explained that Habitat for Humanity International was founded in Americus, Georgia in 1976 by Linda and Millard Fuller. The program developed from the concept of "partnership housing", based on Christian principles, where those in need of adequate shelter work side by side with volunteers from all walks of life to build simple, decent houses.



In 1984, Habitat's most famous volunteer, former U.S. President Jimmy Carter, along with his wife, Rosalyn, participated in their first Habitat build project. Their personal involvement brought the organization national visibility and sparked interest in Habitat's work across the nation.

Habitat for Humanity Canada was founded in 1985. Its vision is "A world where everyone has a safe and decent place to live." Habitat's mission is: "To mobilize volunteers and community partners in building affordable housing and promoting homeownership as a means to breaking the cycle of poverty."

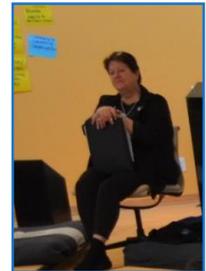
Linda explained that Habitat in Muskoka was initiated in response to a concern generated by a District of Muskoka study in 1999. The study identified that some people were spending up to 80% of their income on housing. The organization was formally incorporated and established as an affiliate in 2001. Habitat gained its charitable status in 2003. The organization has gone on to build homes and open two Restore outlets. Most recently, five Habitat for Humanity affiliates were amalgamated into one large region



(Midland, Orillia, North Bay, Sudbury and Muskoka). Timmins and Parry Sound are also planning to join the amalgamated organization.

Ellen Froot, CEO of Habitat for Humanity Northern Gateway

Ellen Froot advised that Linda Acton-Riddle has a place on the new Board of Directors for the expanded region and that she had recently provided a personal gift of \$75,000 to Habitat which will be used for a build project in Bracebridge.



Ellen outlined some of the accomplishments of Habitat for Humanity:

- 17 homes have been built by Habitat for Humanity Muskoka with the help of donors and volunteers
- Homes are sold to the partner families at fair market value (a Canada Revenue rule)
- There are 83 ReStores in Canada
- There are 65 Canadian Habitat organizations in 10 provinces and 2 territories
- 2,500 homes have been built or refurbished in Canada
- 600,000 homes have been built or repaired across the world providing shelter for 3 million people

Ellen explained the core functions of Habitat for Humanity include:

- Construction
- Social Service/Advocacy
- Financing – Habitat for Humanity is the bank
- Fundraising
- Retail – 2 stores in Muskoka, 1 Midland, 1 Orillia, 1 Sudbury with new stores planned for Parry Sound, North Bay and Timmins
- Support functions such as:
 - Accounting
 - Marketing
 - Human Resources (Muskoka employs 14 full-time and 2 part-time people year-round. The new region will have in excess of 25 staff).
 - Administration

Ellen explained that Habitat for Humanity serves partner families that are supported by volunteers, donors, shoppers and staff. Through its work, Habitat for Humanity has also fostered partnerships with:

- Community Living
- Georgian College
- John Howard Society
- Deaf Services
- High school co-op programs
- Ontario Works
- Beaver Creek Correctional Institution
- District of Muskoka

These relationships provide another way for Habitat to contribute to the community and make social change. She explained that clients of Community Living gain experience working in the Restore. Other volunteers at the store are there seeking social interaction. Georgian College carpentry students have been able to work on a build project from start to finish and see how a whole house is constructed. Ontario



Works volunteers have worked on a build and come to understand the responsibility of having to go to work each day and maintaining a regular schedule. Ellen explained that Habitat is working to break the cycle of poverty. Anyone that comes to Habitat is considered an equal and respected as a person. They become part of a team. She told a story about an autistic youth who came to volunteer and on his first day did not speak or look anyone in the eye. One day, she answered the phone to hear him ask for a job reference. The impact of his relationship with Habitat and the social difference it made was amazing.

Ellen also identified that homeownership has a significant social impact and contributes to breaking generational cycles. She explained the kind of social change that can occur through a story about a complaint she had received. An individual called her to complain about the Habitat family next door. He said they had the nicest house, the best garden and a nice car in the garage. He didn't think they deserved a Habitat house. Ellen thanked him for his complaint and said that it was the best news that she had heard. For her, this demonstrated the power of home ownership and the social change it can create.

She also identified the investment in the community that Habitat for Humanity makes:

- For every family housed, Habitat re-invests \$75,000 back into Muskoka through the purchase of goods and services from local businesses and contractors
- Habitat's mortgage revenue from homes built to date is approximately \$125,000 per year; Habitat is required to use this annual revenue to build future homes across their catchment area

A key challenge that Habitat faces is that the strategic plan calls for the construction of 14 homes across the new region in the 5th year of the plan. Building that many homes means acquiring the land and funding the build projects. This is estimated to cost \$1,106,000 assuming an average land cost per home of \$40,000 and build cost of \$75,000.

Habitat for Humanity defines success by the number of families that are provided a home. This number is increasing and is achieved through partnerships. This is a viable way of letting communities contribute and assist in making social change. As more homes are built, there is more mortgage revenue to build more homes. This is a pathway to sustainability.

Morris Hudasek, Vice President of the Children's Foundation of Muskoka

<http://www.childrenofmuskoka.com/>

Morris Hudasek began his remarks by explaining that the Children's Foundation of Muskoka grew out of the changes in government funding for legislated services in the mid-1980s. Prior to this change in philosophy, local people would donate to Children's Aid Society (now known as Muskoka Family, Youth and Child Services) to help struggling children and families on the agency's caseload. The government's 'do more with less' approach resulted in concern that privately donated funds might be used to cover mandatory services. As a result, the Children's Foundation of Muskoka was created to ensure donated funds would be used in the manner intended by the donors.



The Children's Foundation of Muskoka has four basic principles which are critical to any smart and caring community. While they are defined in the terms of children they can be applied to any segment of society. The Foundation believes:

- In the creation of a community where equality of opportunity is offered to all children



- We must be proactive in enabling the community to respond to the needs of children and help children and families in situations where other resources are not available
- All grant decisions made will be based exclusively on the needs of the children involved
- We must encourage the deployment of volunteers as friends of the Foundation to assist our efforts

Morris shared that the first grant was made in 1992. In 2013, over 600 applications were reviewed and approximately \$165,000 was granted. In 2014, the Children’s Foundation has reviewed 104 applications and granted approximately \$29,000.

Morris stated that the Children’s Foundation focuses on forging relationships with funding partners. In the past this has included: the Roger Crozier Foundation and the Amy Burgess Memorial Foundation and currently includes: the John Newell Memorial Fund, the Britton Family Trust, and Canadian Tire Corporation’s program ‘Jumpstart’.

He also recognized the unbelievable generosity of the Muskoka population and noted that Children’s Foundation of Muskoka considers any donor, large or small as a partner. One of the secrets of the Foundation is partnering with the people that want to do things to help children and then achieving those things.

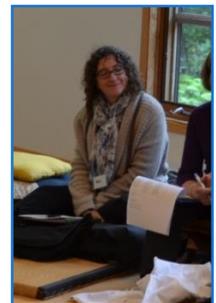
The challenges that Foundation faces are managing the volume of applications and finding the funding required with a board of volunteers. Keeping administrative costs to a minimum to be accountable to funding partners also poses a challenge.

Morris explained that the Children’s Foundation attracts donations because it is open about what it will do with that investment. Donors see that the Foundation uses their funds frugally and in a wise manner. They know their donation will stay in their community.

Kim Horrigan, Director, Muskoka Conservancy

<http://muskokaconservancy.org/>

Kim Horrigan explained that Muskoka Conservancy is a charity dedicated to ensuring the protection of some of Muskoka’s beautiful wild spaces. The Conservancy’s mission is to nurture, conserve, and protect Muskoka’s natural and built heritage for future generations.



For over 25 years, Muskoka Conservancy has encouraged the preservation of Muskoka’s natural and built heritage through education, outreach and conservation programs. A significant program is the land trust that protects the natural and built heritage of Muskoka either through ownership of land or through conservation easements. Currently, Muskoka Conservancy protects 33 properties that include over 1,800 acres and 34,000 feet of shoreline. This land includes some of Muskoka’s most precious natural heritage, including provincially significant wetlands and habitat for species at risk. In 1990, J. P. McVittie donated the first Nature Reserve comprised of 253 acres in the central portion of Eileen Gowan Island on Lake Muskoka to protect the natural area and preserve it for the enjoyment and appreciation of future generations.

Along with this nature reserve, the Conservancy maintains 32 other properties in Muskoka that give visitors to Muskoka access to beautiful places full of the typical wild flowers, trees, and wildlife that make

up the Muskoka landscape. Trails are maintained by staff and volunteers dedicated to continuing a legacy of access to nature.

Since a high percentage of natural spaces in Muskoka are owned privately, the Muskoka Conservancy provides programs to encourage good stewardship. This includes a shoreline stewardship program, native plant sale, and awards to recognize those who have made the effort to preserve or restore Muskoka's natural and built heritage.

The Conservancy's challenge is to ensure that it is a strong, vibrant and financially stable organization that is able to carry out its mission. The organization is constantly going to the community to raise funds to support land management, care and stewardship. It is important to have a strong and vibrant community that is resilient enough to have environmental protection as a high priority.

The Muskoka Conservancy measures its contribution by the number of hours community volunteers have contributed. The Conservancy has a responsibility to ensure that others can learn about caring for the natural spaces that make Muskoka special. For example, the Conservancy's Shoreline Stewardship program builds community wide awareness of water quality issues and shoreline management options. The Muskoka Conservancy defines success as achieving its vision and being financially stable with the ability to deliver its mission in perpetuity.

Setting the Stage to Find Solutions - The Perspective of Donors

Steve Lowden – The Lowden Family Fund at Muskoka Community Foundation

Steve Lowden shared his opinion that Muskoka Community Foundation is a great investment in your community and as part of the family that created the Foundation's first donor-advised fund in 2010, he is pleased with the progress being made by the Foundation. In his opinion, it is hard enough to get people to give and the Foundation goes even further and asks them to give capital. However, he noted that this option can be very effective from a tax benefit perspective. The Community Foundation with the donor directed aspect solves a real need for the community. Steve indicated that he advises the Foundation not to take away from someone's annual donation budget because that will hurt the community. However, those with larger sums of capital will give to create an endowment that is tax effective and at the same time they can still have influence as to where the donation is made in the community.



Steve indicated that as the Muskoka Community Foundation grows, its administration fee will be provided the resources to convene meetings like this one to identify community needs and act where there is no other organization to act. Steve stated that he is a big fan of this concept and the Muskoka Community Foundation.

He said it would be wonderful if the Foundation would get a significant donation, but that often takes the time to establish a track record. In the meantime, the Foundation should continue to "harness the energy of the ant hill." With enough gifts, the Foundation can really accomplish something. He suggested that the Foundation should initially approach seasonal people for income gifts and identify itself as Muskoka's

equivalent of a United Way. Eventually, they will know the Foundation and may make a capital gift. Most of the charitable activity takes place in the urban centres and is likely as it should be because that is where the population and social need is, but that does not have much visibility with seasonal residents. He suggested Muskoka Community Foundation hold events that will engage the cottage community such as summer parties in the smaller communities around the lake.

Ian Turnbull – Donor to the Smart & Caring Muskoka Fund

Ian Turnbull identified himself as a small donor who after working as the District Commissioner of Community Services knew there was a huge social need in Muskoka. He contributed to various organizations based on his knowledge and interests gain at the District. After retiring, he began to work with Muskoka Watershed Council and then realized that there is also a huge environmental need. He recognizes that there is a wide breadth of need in Muskoka and that it all merits support. He has observed Muskoka Community Foundation and realized that the Foundation had the knowledge and ability to make wise decisions about charitable giving and this can assist a small donor.



He also found that Muskoka Community Foundation has the ability to examine governance and know when an investment in an organization will make a difference. He explained that the Foundation is meeting a need for community organizations when it holds governance workshops and assists in strengthening community organizations. Through his work at the District in social housing, he knows that many boards need training in the area of governance.

He agreed that the seasonal residents have the capacity to make capital investments, but thinks there is also an opportunity for smaller gifts made to the Smart & Caring Muskoka Fund to continue to grow and have a significant impact where it counts.

Ian explained he thought the Community Foundation Smart & Caring Muskoka Celebration in May, which brought people together cause by cause and from border to border, was an excellent way for the Foundation to raise awareness of its work. He recognizes that Muskoka Community Foundation is a relatively new organization and it takes a while to put roots down and become a known entity. Ian stated that he feels that Muskoka Community Foundation has the ability to act as an umbrella organization to support charities, assess need in the District, and have maximum return on investment for its donors with a minimal administration cost.

Ian asked the charities present what they needed. This sparked a short discussion about the role of the United Way in Muskoka. Concern was expressed with the restrictions imposed on charities by the United Way and the difficulty of the application process to obtain funding. The approach of community foundations in supporting charities and offering funding that remains in a community was a preferred model. However, the one aspect of the United Way that would be beneficial to charities in Muskoka is access to core funding for stability and long-term sustainability.

George and Penney Edwards – Community Donors

George Edwards explained that he has deep roots in Muskoka and that his grandfather was a Barnardo Boy who was sent to live with a farming family on the Moon River in 1899. George grew up in Bala in a family that taught him to give back to the community. He was the only one in his class to return to Muskoka after university and has been an investment advisor in the area



for the past 30 years. George explained that he has been very active in the South Muskoka Hospital Foundation. George also indicated that he is passionate about children with special needs and is here today as a donor who has given both time and funds. He is optimistic that in Muskoka we can make a difference.

In his work as an investment advisor, he has been shocked to see how little charitable giving there is from people of means. He has had conversations with clients to introduce them to the idea of philanthropic giving.

He suggested that it would be difficult to reach seasonal residents since they want to enjoy their oasis in Muskoka and many of them are not aware of the need. He suggested that raising awareness would be the first step in engaging seasonal residents. The seasonal residents also pay huge property taxes and therefore feel that the government should deal with social issues.

Penney Edwards spoke about Community Living and the significant need of young adults who are challenged. The lack of public transportation is a huge barrier for these young adults. She explained that she and George have created a home within their community to provide care and independent living for their two children with Angelman Syndrome. This home also provides a place for other young adults with disabilities to gather and enjoy a sense of belonging, and it also provides respite for their families. These special young adults are the most vulnerable in our community and there are very few services and very little funding to address their needs.

John and Maggie Cowan – Cowan Family Fund at Muskoka Community Foundation

John Cowan stated that he was attending the symposium as a donor who is new and learning. He noted that he is also a cottage owner in Muskoka. He had taken on the responsibility of assisting his father with his finances and he found out about the tax effectiveness of dealing with a community foundation as it can eliminate the payment of capital gains tax. In giving 5,750 shares to the Muskoka Community Foundation, he saved his father a capital gains tax of \$100,000. In addition, he will be able to direct the giving from the fund each year for the next 20 years. He noted that as a resident in Collingwood he had a choice of 3 surrounding community foundations to work with and chose Muskoka because it is the location of his second home.



John talked about the visibility of the Muskoka Community Foundation and that he had to search for it. He was impressed by the quick response and assistance when he did make contact. He suggested that Muskoka Community Foundation should be patient because it takes time to build awareness. The Foundation needs to walk before it can run. Muskoka Community Foundation also needs a good story.



John suggested that mentorship is very powerful and can lead to investment and suggested that the Foundation consider a program that would foster mentoring.

Maggie Cowan referenced a CBC radio program about design and noted that the way you design a community dictates how you live. Business and infrastructure in Muskoka is driven by service to second home residents. She spoke about the challenge of engaging the seasonal residents and that two separate worlds seem to exist. She noted that this is a universal problem and explained that Collingwood experiences similar difficulties. How you connect the two worlds is an important question.



Brainstorming What We Value About Muskoka

The Smart & Caring Muskoka Initiative

Margaret Urquhart, Program Director at Muskoka Community Foundation

Margaret explained that Muskoka Community Foundation's Smart & Caring Muskoka initiative began in response to the 2012 call to action issued by the Right Honourable David Johnston, Governor General of Canada. The Foundation's first step was to create the Smart & Caring Muskoka Fund in November 2012. The Smart & Caring Muskoka Fund is a community endowment fund that allows the Foundation to expand and compliment granting from the donor-advised and flow-through funds. It also enables Muskoka Community Foundation to collaborate with community partners to identify and address needs in Muskoka that are not being met. This is the second year of granting from the Smart & Caring Muskoka Fund and the priority is to assist Muskoka seniors. Three grants will be given on National Philanthropy Day, November 14, 2014. Last year, the granting priority was poverty. Granting from this fund builds awareness of the challenges and issues that affect Muskoka. The fund is a vehicle for the Foundation to engage Muskoka in conversations that lead to change and build a legacy for Muskoka.



This year, the Muskoka Community Foundation has expanded the concept of a smart and caring Muskoka with a Smart & Caring Muskoka Celebration in May. This event was held to recognize and celebrate philanthropy and charities in Muskoka. Margaret explained that this Smart & Caring Muskoka Symposium will also advance this concept.



Smart & Caring Circle on Wasan Island



Building a Smart and Caring Muskoka

The Smart & Caring Muskoka Cafe was a series of three small group discussions designed to seek advice about building a smart and caring community. The groups considered the following key questions:

1. What traits or characteristics would a smart and caring Muskoka exhibit?
2. What is your best advice for Muskoka Community Foundation to make the Smart & Caring Muskoka initiative a success?
3. How can we work together to address the challenges Muskoka faces and to build a smart and caring Muskoka?

Participants were assigned to their first discussion group and subsequently chose a second session to attend. The 20 minute group sessions started with each of the participants having a few minutes to fill out a worksheet answering the question. Their answers were used to generate group discussion. The results from each group and individual worksheets are summarized as follows.

1. Traits and Characteristics of a Smart and Caring Muskoka

In this session the participants were asked, "What traits or characteristics would a smart and caring Muskoka exhibit?" The following are the responses:

Key Characteristics

- Optimistic and forward thinking
- Healthy and sustainable environment
- Safe and free of violence
- Inclusive and non-judgemental
- Active and passionate
- Transparent
- Responsible, resourceful and respectful
- Trust
- Meaningful
- Compassionate with the ability to respond to need
- Strong volunteer ethic
- Culturally rich and diverse
- Economic opportunity and job security
- Fiscally and socially responsible
- Individual and collective well-being

Sense of Community

- All members of the community feel connected
- People feel that they belong and have a sense of place
- Everyone is proud of their community
- People feel empowered to give back to their community
- People celebrating the success of their neighbours
- A community that works together and mixes well
- Forums for dialogue and everyone's voice is heard
- Communicates across social and economic lines
- Gathering together to share thoughts
- Listening and learning



The concept of a Smart and Caring Muskoka can encompass a diversity of thoughts and ideas. By identifying gaps and offering solutions, the Muskoka Community Foundation and charities in Muskoka can work together to build a smart and caring Muskoka.

Opportunities for Everyone

- Lifelong learning is supported and encouraged
- Our schools are second-to-none
- An active arts community is nurtured
- People are provided with the tools and ability to be responsible for themselves
- Knowledge based employment
- Access to health care through the use of technology

Shaping a Smart and Caring Muskoka

- Develop a clear, concise story and mandate
- Create a brand that everyone recognizes
- Become visible to the whole community (permanent and seasonal populations)
- Make a visible difference
- Be creative and move beyond a focus only on endowments and granting
- Have a sense of openness for “What is possible”
- Operate with a far-reaching and collaborative approach
- Tell the story and seek solutions together
- Be well organized in planning and execution
- Set goals and measure program effectiveness
- Be flexible and change direction to respond to new information
- Understand the demographics, dynamics and needs of all of Muskoka
- Identify and communicate specific problems
- Provide appropriate solutions
- Attack the causes not just the symptoms
- Champion innovative growth
- Engage the community in Vital Signs
- Make investments that will have impact and provide an enhanced quality of life for Muskokans

2. Making the Smart & Caring Muskoka Initiative a Success

In this session the participants were asked, “What is your best advice for the Muskoka Community Foundation to make the Smart & Caring Muskoka initiative a success?” The following are the responses:

Create and Project a Stronger Image

- Create and project a stronger image to engage donors and charities
- Harness the power of the words ‘smart & caring’ creating an image
- Incorporate ‘smart & caring’ into the Foundation’s mission statement
- Think about the name foundation and what it means
- Build trust first: communicate, educate, awareness
- Consider community impact when granting
- Set an example
- Identify needs and be known for “making all donations work” to meet those needs
- Use words like “priority” to show the Foundation knows about Muskoka

Engage the Community



A smart and caring community can be defined and measured by the way the Muskoka Community Foundation and charities are engaging the community, changing lives and enhancing Muskoka.



- Define a smart and caring community by the way lives are changed and community well-being is enhanced
- Be a cheerleader for charities and the community
- Celebrate all fundraising and the important work of charities and not-for-profit organizations
- Participate in community events, especially charitable ones
- Engage the not-for-profit organizations starting with those that recognize and value the role of Muskoka Community Foundation
- Approach the media by telling stories and using photographs that show the impact of the Foundation rather than using a picture of a big cheque presentation
- Stories should illustrate how the Foundation, in partnership with charities, is changing lives
- Talk about people rather than endowment funds because people are 'smart and caring'
- Issue media releases in partnership with charities, whenever possible
- Initiate a visible community endeavor

Engage Donors

- Use peer to peer conversations to build awareness
- Focus on the Smart & Caring Muskoka Fund for local residents and on endowment funds for cottagers
- Engage cottagers by granting in the smaller lake related communities to which they are connected

Create a Culture of Collective Thinking

- Create a culture of collective thinking in Muskoka for Muskoka
- Act as a convener of creative thinkers
- Use granting to educate the public
- Invest sector by sector and inform charities and donors
- Use the power of the Foundation to get the right people to the table

3. Addressing Muskoka's Challenges and Building a Smart and Caring Muskoka

In this session the participants were asked, "How can we work together to address the challenges Muskoka faces and to build a smart and caring Muskoka?" The following are the responses:

Design a New Model for Collaboration

- Continue the collaboration started at Wasan Island
- Continue the momentum gained with Muskoka Community Foundation acting as a convener for the next gathering
- Hold a symposium to design a model for collaboration
- Expand the collaboration to create a larger network that will include representation of the broader community and youth
- Use all approaches to make connections and to get a cross section of people to work together
- Include experiences that create a lasting impact into the model for collaboration
- A new model could provide an alternative to that of the United Way
- Create an advisory committee to consider how to move forward
- Use focus group teams to deal with specific issues



The conversation initiated at Wasan Island should continue with another symposium and regular meetings in order to collectively address the challenges that Muskoka faces and to build a smart and caring Muskoka.

- Examine how other successful organizations have tackled the issues
- Clarify and agree on key issues

Make Connections

- Increase the capacity of Muskoka Community Foundation to facilitate, initiate, coordinate and build connections between different groups
- Regular meetings with face to face conversation in order to ensure ongoing connection
- Charities should collaborate rather than compete
- Support and acknowledge what is already being done
- Connections between local and seasonal residents should be built
- Provide a physical space for face to face connection
- The group should continue to share their optimism and take a chance

Build Awareness

- Build more visibility for Muskoka Community Foundation
- Create an engagement strategy
- Build on the name “Muskoka Community Foundation” as the foundation or base for Muskoka charities
- Create a clear and compelling story (Muskoka Community Foundation may have a difficult time engaging the interest of donors and the public without a tangible project)
- Share the optimism of the group and its success stories
- Create connection with local people and second home owners
- Collaborate with charities, donors and community leaders
- Communicate where need can be matched with programs and funds
- Ask for advice (invite community members to sit on granting committees)
- Build awareness by making presentations and holding workshops
- Create experiences and events
- Assist Muskoka charities in capacity building
- Play a role in providing access to core funding for charities
- Keep service organizations and stakeholders informed and monitor their activities
- Find a way for Muskoka Community Foundation to solve a big problem
- Talk to three friends about Muskoka Community Foundation
- Each participant should take the work of the day at Wasan back into their own lives

Identify and Monitor the Needs of Muskoka

- Work with donors, charities, not-for-profit organizations and community leaders to identify needs in Muskoka
- Describe Muskoka’s needs community by community and sector by sector
- Develop an action plan that identifies priorities
- Be informed about needs and challenges as they evolve
- Target the “root” causes of Muskoka’s issues
- Granting criteria should address those priority issues
- Connect with municipalities and economic development
- Marry social and economic action



Conclusion of the Smart & Caring Muskoka Symposium

Marg French closed the Symposium by appreciating the passion of the participants for Muskoka and the wonderful conversation that had been started at the event. There is a strong desire to continue the collaboration initiated at Wasan Island. The day was very inspiring.

Marg reviewed some of the things that had been shared over the day:

- Charities and not-for-profit organizations and donors demonstrate significant passion and caring for Muskoka
- Muskoka faces significant financial and geographic challenges and we need to raise awareness of these issues
- We can work together to bring change
- Success should be measured by each impact we have
- Our connection and collaboration grows success
- Charitable organizations have additional positive impacts beyond their core mission
- Charities and not-for-profit organizations need core funding for stability
- We need to practice visibility and patience – we need to harness the energy of the ant hill

The participants were thanked for contributing their time and thoughtful insights. The Breuninger Foundation, Volker Hann and all of the Wasan Island staff were thanked for the opportunity to hold the symposium at such a wonderful facility and their support throughout the day.

The Smart & Caring Muskoka Symposium was adjourned.

Appendix 1 - Smart & Caring Muskoka Symposium List of Participants

Linda Acton-Riddle, Habitat for Humanity
Evelyn Archibald, Muskoka Community Foundation
Carol Boaks, Muskoka Conservancy
Daniel Bradbury, Muskoka Community Foundation
Anne Brayley, Toronto Foundation
Don Coates, Community Donor
John Cowan, Muskoka Community Foundation Fund Holder
Maggie Cowan, Muskoka Community Foundation Fund Holder
Gerry Dearing, Huntsville Hospital Foundation
Gord Durnan, Muskoka Community Foundation
George Edwards, Community Donor
Penney Edwards, Community Donor
Marg French, Muskoka Community Foundation
Randy French, French Planning Services Inc.
Ellen Frood, Habitat for Humanity
Volker Hann, Breuninger Foundation
Pamela Hoiles, Smart & Caring Muskoka Fund Donor
Kim Horrigan, Muskoka Conservancy
Doug Howell, Muskoka Community Foundation Fund Holder
Morris Hudasek, Children's Foundation of Muskoka
John Klinck, District Municipality of Muskoka
HannahLin, YWCA Muskoka
Steve Lowden, Muskoka Community Foundation Fund Holder
Haley McDonald, Imagine Canada
Michaele Robertson, Smart and Caring Muskoka Donor
Peter Sale, Muskoka Watershed Council
Pamela Steel, YWCA Muskoka
Ian Turnbull, Smart & Caring Muskoka Fund Donor
Margaret Urquhart, Muskoka Community Foundation
Barry Wansbrough, Smart & Caring Muskoka Donor
Scott Young, District Municipality of Muskoka

