

UNITED WAY
**MAJOR
DONOR
CIRCLE**

2020 Honour Roll

Recognizing those who gave generously
when our communities needed it most.



Cover:

Residents of Alexandria Park receive their first dose through the mobile vaccination unit of Anishnawbe Health Toronto, a United Way-funded agency.

Photo provided by Anishnawbe Health Toronto.



Daniele Zanotti

President & CEO
United Way Greater Toronto

When the GTA needed you more than ever, you were there.

You were there during the first days of spring 2020, when the demand for social services grew by more than 40 per cent. Faced with this unprecedented crisis, donors like you rallied together to create an emergency fund that supported 200 new programs and helped 166,000 people access everything from food baskets to remote counselling to the technology that would keep them connected.

And when weeks turned into months and need surged like never before, you were still there, keeping our social safety net strong, adaptable and ready. You made sure that United Way's agencies—which were on the ground, supporting the people and communities hardest hit by this pandemic—worked together in a truly united way. You helped us launch more than 20 community coordination tables across Peel, Toronto and York Region, bringing together more than 400 community agencies with local government to mobilize and deploy resources when and where they were needed most.

This honour roll is a testament to the generosity, dedication and tenacity you showed in 2020. To the fact that you stood side by side with your friends and neighbours during a once-in-a-lifetime pandemic. To the tremendous care and local love you have shown for our community during this crisis.

It is because of people like you—working in concert with our network of agencies as well as our corporate, labour and government partners—that United Way was able to meet the challenges of the past year. And it is because of you that we can continue to be here, in community, igniting an inclusive recovery across the GTA in 2021 and beyond.

Thank you for standing with us.

A handwritten signature in black ink, appearing to read 'Daniele Zanotti', written over a horizontal line.

Daniele Zanotti
President & CEO
United Way Greater Toronto



Thanks to support from United Way's Allan Slaight Seniors Fund, Human Endeavour is collaborating with other agencies to help seniors access technology, allowing them to stay connected.



Norie Campbell

Major Individual Giving Cabinet Chair

I grew up on a farm in Southwestern Ontario, where extended family and friends were close by. Community was a big part of my life. When I arrived in the GTA in the early '90s, the city and region seemed so unknowable. I wanted to build those same connections that I had growing up—and becoming involved with United Way helped me to do that.

Through my family's giving to United Way, I've come to understand how important it is to listen to and learn from my fellow community members and to support one another in a way that is inclusive, fair and strategic.

Along the way, I've also learned how much value is derived from United Way being at the centre of philanthropy in the GTA. You may have heard United Way Greater Toronto President & CEO Daniele Zanotti talk about the interconnected, and maybe a little messy, network of local agencies and partners that makes up our social safety net. In his inimitable way, he's helped us see United Way's strength—this network has embedded community resilience, even during a worldwide pandemic.

You are all a part of this web of support, and I want to thank each of you celebrated in the pages of this honour roll for your gifts in 2020. I may not know all of you, but I feel a connection to you and appreciate your generosity. When your friends and neighbours needed you most, you were there.

We all know COVID-19 has had a disproportionate effect across the region. It has also awakened in so many of us the desire to do more to understand and to fight those inequities. I hope you will join me in 2021—in this place we are so lucky to call home—working with and for our community to create an equitable recovery.

Sincerely,

Norie Campbell
Group Head and General Counsel
TD Bank Group

Leadership

2021 Major Individual Giving Cabinet

Chair: **Norie Campbell**,
Group Head and General Counsel, TD Bank Group

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RBC Capital Markets

Jamie Anderson

Andrew Auerbach
BMO Financial Group

Dominique Barker
CIBC

Kevin Barnes
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Tom Curry
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Chris Dale
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Andre de Haan
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Sonal Doshi
Canada Pension Plan
Investment Board

Roman Dubczak
CIBC

Anton Erdody
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Michael Foulkes
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Thomas Gajer
RBC Capital Markets

Glenn Gibson
TD Bank Group

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Tanya Hanrahan
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IMCO (The Investment Management
Corporation of Ontario)

Ziad Hindo
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Nigel Johnston
McCarthy Tétrault LLP

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Stuart Kedwell
RBC

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TD Bank Group

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Lisa Yip
Deutsche Bank AG
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UNITED WAY
**MAJOR
 DONOR
 CIRCLE**

Our Major Donor Circle members generously gave \$10,000 or more to United Way Greater Toronto in 2020, fuelling the frontline work of our network of community agencies and helping to address systemic barriers in the GTA. We are proud to celebrate the extraordinary local love these individuals and foundations show for Peel, Toronto and York Region.

Million Dollar Circle
 (\$1,000,000+)

- The Copland Family ●
- The Harquail Family ●
- Shabnam & Bharat Masrani ●

and one donor who wishes to remain anonymous

Innovator
 (\$500,000-\$999,999)

- The Azrieli Foundation
- The Bennett Family Foundation ●
- Dominic & Pearl D'Alessandro ●
- The Slight Family Foundation ●

and one donor who wish to remain anonymous

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- Ed & Fran Clark ●
- Maureen & Victor Dodig ●
- Robert Dorrance & Gail Drummond ●
- Bill & Robin Downe ●
- The Estate of George Fierheller ●
- Ira Gluskin & Maxine Granovsky Gluskin ●
- In Memorium of Al Green ●
- Peter Griffin & Ann Whalen ●
- Donald K. Johnson & Anna McCowan-Johnson ●
- Heather Mason-Wood & Michael Wood ●
- David & Karen McKay ●
- The George Cedric Metcalf Charitable Foundation
- The Northpine Foundation
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- Brian & Megan Porter ●
- Andrew & Valerie Pringle ●
- Stephen Smith & Diane Blake ●
- Bill & Bronwen Thomas ●
- The Tory Family - Elizabeth Tory, John Tory & Barbara Hackett and Jennifer Tory ●
- The Waugh Family ●

and one donor who wishes to remain anonymous

- Member of Million Dollar Round Table who has cumulatively given \$1 million or more to United Way Greater Toronto.
- Member of Women United who has given generously in support of women experiencing poverty in the GTA.



JOANNA ROTENBERG

Forging a new Path

One Sunday last spring as the pandemic was beginning to change everything, Joanna Rotenberg and her family went for a walk through a ravine near their home, where they passed some people who were living in tents.

“Our three kids had many questions that came down to: ‘How are people living this way? And what will happen to them in a pandemic?’” she says. “The penny dropped for me. The people who were already struggling prior to 2020 were going to be among the hardest hit, both by the virus itself and through less support if funding for critical programs was cut. I felt we had to do something because if not us, then who?”

As Chair of United Way’s Major Individual Giving Cabinet, Joanna was uniquely positioned to act. But she faced a huge challenge: many of United Way’s usual methods of fundraising likely weren’t going to have the same impact during a pandemic.

“We decided the best thing would be to unleash the creativity of our incredible major donor network,” she says of its scrappy and entrepreneurial approach. “We applied a ‘test and learn’ method to everything from virtual engagement opportunities to new ways of broadening our donor base.”

Joanna led by example and tirelessly championed United Way’s role as the largest supporter of social services in the GTA, next to government. Joanna and her husband, Andrew Armstrong, also increased their own annual gift substantially—inspiring others in the major donor network to do the same.

What an impact it made. The Major Individual Giving Cabinet exceeded its 2020 goal, breaking records and ensuring crucial United Way services could continue to support the people hardest hit by this crisis.

“This experience has been extremely rewarding,” Joanna says. “It’s shown me the power of United Way to make a difference when it’s needed the most.”

Guardian

(\$100,000-\$199,999)

- Robert & Mary Pat Armstrong
- Karen & Bill Barnett ●
- Diana Belevsky & Al Meghji ●
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- Don Walker & Joan Kelley Walker
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- Chuck & Libby Winograd ●
- Ron Woods ●
- Bob & Joan Wright ●
- David Young

and one donor who wishes to remain anonymous

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- William & Linda Quinn
- Tony & Denise Randell and Family
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- Kathleen Taylor & Neil Harris ●
- Jilla & Robert Williams Foundation ●

and two donors who wish to remain anonymous

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and six donors who wish to remain anonymous

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Thomas & Linda Gajer

Jeff & Holly Galway

Kirby Gavelin & Louise Tymocko



If not Us, Who?

Years ago, a trip to a United Way agency totally changed Bharat Masrani's approach to giving.

"When I think back, my wife, Shabnam, and I used to give on our own," says Bharat, who's the Group President and Chief Executive Officer of TD Bank Group. "We would give to the specific charity that we had a particular affiliation with. Then, through TD, I visited a United Way agency and that was an incredibly eye-opening experience."

"The pandemic will have an impact in our community for many, many years to come."

That visit helped the Masranis realize the challenges many were facing in their community, particularly young women and girls—and that United Way was uniquely positioned to offer support more efficiently and effectively than they could on their own.

"I was really inspired. When I got home, Shabnam and I talked about it and said, 'Wow, we can really make a difference here.' We got attached—it became an emotional connection. And that's why we've stayed with United Way."

Since then, the couple has steadily increased their giving and last year, Bharat agreed to serve as United Way's 2020 Campaign Chair, which meant he'd be working to inspire others to give, too.

Of course, when he agreed to serve in this role, he had no idea how big a challenge United Way would be facing. But at the beginning of the COVID-19 pandemic, he quickly realized how important it would be to galvanize support for United Way both in the short term and the long term.

"The pandemic will have a profound impact on our community for many, many years to come," he says. "If we don't start building the future we want now, with even more conviction, we're going to look back a decade from now and say, 'We were part of this community, we had an obligation to help, and we didn't.' I didn't want to have that regret later on."

That understanding inspired his rallying cry to donors: if not us, who? And if not now, when? These simple questions motivated cabinet members, volunteers and donors to give, and do, what they could to make a difference in their communities during this difficult time. And Bharat's words resonated not just through Toronto—but were also shared with United Ways across North America.

"Individually, we each make a small difference," Bharat says. "But if all of us collectively make small differences, in aggregate we can change what Toronto looks like one, five and even 10 years from now."

To the Masranis, "supporting those most in need in our communities through United Way is both an honour and a privilege."

Mariann & Steve Geist	Kathryn Kennedy	Nadir & Shabin Mohamed
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	Louise & Donald Mitchell ●	



IN MEMORIAM
ROBERT BADUN

Remembering a Dedicated Supporter

Robert Badun was always there for his community. A trusted donor, volunteer and advisor to United Way, he dedicated his time and expertise to making the GTA a better place for all.

Rob focused his passion on tackling Toronto's growing homelessness crisis and fighting for justice for young people. He worked with United Way and its agencies, including Fred Victor and Peacebuilders International, to address these pressing local issues. He helped raise funds, chaired workplace campaigns and shared his valuable business insights with social enterprises—all in the name of breaking down barriers and connecting people to the opportunities they deserved.

Shortly before he passed away, Rob received the Ontario Volunteer Sector Award, an acknowledgement of the years of invaluable support he provided to our community. His efforts left a lasting impact, with many speaking of his humility, commitment and respect for the people and organizations he worked with.

Rob truly believed that by working together, we could transform Toronto into a place where everyone could thrive. His energy, warmth and dedication to our community will be missed.



Pushing Progress

Last year, when Bharat Masrani, United Way Greater Toronto's 2020 Campaign Chair, told past and potential donors, "in these times, people who are positioned to do more, should," Deepa Daryanani and Sanjay Nakra took it to heart.

The couple, who are long-time United Way supporters, make philanthropy a cornerstone of their household. They want to show their two daughters the importance of giving back—especially when it comes to making the world a better place for women and children.

"We are raising two girls who are growing up in a society with significant gender inequality. While much progress has been made since we were young, we want to pave the way for a more

just and fair society for them and for all women," Deepa says. "We hope to pass on the same values to them to continue these efforts into their adulthood."

After Bharat's call to action, they decided to level up their contributions. They made a three-year commitment to United Way's Women United, which is dedicated to supporting women experiencing poverty in the GTA.

"We strongly believe that helping women is the most direct way to help society overall. Women who are lifted up tend to transform the support they receive into contributions to their communities," Sanjay says.

Lisa Reikman ●
Keren Rice
Susan Rimmer & Marc Dupuis-Desormeaux ●
Stuart & Jennifer Rutledge
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Mike & Ester Scott
Godyne Sibay ●
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The Estate Of Helen Stacey
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Jeremy & Susan Walker
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Billie Wilder
Karl & Kim Wildi
Damon & Stevi Williams
Don Wright
Lisa & Jason Yip ●
Richard Young
Patricia Younger
Maria Zakos
and 26 donors who wish to remain anonymous

Pacesetter

(\$15,000-\$24,999)

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Michael Adams & Thuy Nguyen
Airlie Foundation
Jacqui Allard
David Amber & Emma Thompson
Dean & Jane Anastas
Julia Andrew
Anndale Properties Ltd
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Heather Baker ●
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HEATHER MASON-WOOD & DORIS STAMML

Women Supporting Women

For the past decade, Doris Stamml and Heather Mason-Wood have spent countless hours supporting United Way initiatives that uplift women and contribute to lasting social change. Their hands-on experience gives them unique insight into the systemic barriers faced by women in our community—and from the very beginning of the pandemic, they believed COVID-19 was going to have a disproportionate effect on women.

“The impact of the pandemic on women in the workforce threatens to not only undo recent gender equity progress, but jeopardize future progress as well,” Doris says. “Women, especially those from diverse backgrounds or low-income households, are bearing the brunt of the economic fallout.”

Faced with headlines about the “she-cession” and the shadow pandemic of domestic violence, Doris and Heather felt compelled to do more to advance justice, inclusion and equity. And, as co-chairs of Women United, a United Way initiative that brings donors together to support women experiencing poverty in the GTA, they tapped into their network of like-minded individuals for help.

“I’ve seen how incredibly powerful the Women United community can be when we work together to help position women facing barriers to be independent and successful,” Doris says.

But both Doris and Heather were aware that Women United donors were also being impacted by the pandemic, and that many may not be able to give in the same way as previous years.

“I was concerned as things were so uncertain in the job market and we were all affected in different ways,” Heather says. “The need was so much greater and our collective capacity to give was likely to shrink. It became apparent that those of us who could give more really should.”

The duo soon came up with a plan. They both committed to significantly increasing their donations in 2020 and asked Women United donors to do the same. They amplified their call through video messages, newsletters and virtual events—connecting with their network however they could. Their message was clear: if you can, give more. Your community needs you now more than ever.

And their efforts paid off. Despite a decrease in the number of donors in 2020, members of Women United collectively raised 14 per cent more than they did in 2019.

“I was very proud of our membership,” Heather says. “People came together in a time of need and showed how deep their commitment is to our community.”

“Poverty, a systemic issue with many intersecting drivers, must be met with the kind of layered approach to care that United Way Greater Toronto does so well. In the early days of the pandemic, our family became concerned about the impact this global event would have on our local community. We believed that significant additional resources would immediately be needed to support people who were already struggling, and that there was no organization better positioned to help than United Way. That is why we decided to increase our donation to their community-building work last year. Since then, the needs created by the pandemic have unfortunately persisted, and in many cases grown. We have therefore decided to deepen our support again in 2021. We hope we can join others in helping our community recover effectively as the pandemic eases.”

— Mike and Martha Pedersen

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Opening of the Sunnybrook helipad atop the Tory Trauma Centre.

a Legacy of Giving

For the Tory family, giving to United Way is a long-running tradition.

The family’s relationship with United Way started with matriarch Jean, who was passionate about supporting her community. She inspired her family members to get involved in their own ways. Her daughter-in-law, Elizabeth Tory, has been a steadfast supporter and channeled her passion for the arts into United Way’s Songs of the City concert. Granddaughter Jennifer Tory has been a long-time volunteer and, until her recent retirement, an internal champion of the organization at RBC. Jean’s grandson, Mayor John Tory, has also been a dedicated volunteer, and he and partner Barbara Hackett have worked with United Way on community-building and youth initiatives.

“COVID has made for one of those really tough years when the need was way up, but the conditions for raising money were extraordinarily challenging.”

“For us, United Way is the organization we would give to year in and year out because the need is always there and United Way is

always there,” Elizabeth says. “It helps agencies big and small do their work building a better city.”

That’s why, when the Tory family saw the incredible need in the community last year, they decided to take their giving to the next level. Jennifer led the way, rallying the family to come together in support of United Way.

“Each of us pushed the other to do a bit more and it allowed us to find a way to respond to a significant challenge being experienced by United Way in a way that helped everyone involved—and made us feel good too.”

“COVID had made for one of those really tough years when the need was way up, but the conditions for raising money were extraordinarily challenging,” Jennifer says. “So given our long history with the organization, we wanted to respond to the challenge put out by Bharat Masrani, United Way’s 2020 Campaign Chair, and Daniele Zanotti, United Way Greater Toronto’s President and CEO, and we thought we could do it more effectively if we did it together.”

And they were right. After getting together to talk about how each member of the family could increase their giving and what priority they wanted to support, the Tors landed on a collective family

donation in support of The Continuum of Care for At Risk Youth. They knew its focus on supporting employment initiatives and skills training was paramount due to the economic upheaval caused by the COVID-19 pandemic. Better yet, working together would maximize their impact.

“It has always been satisfying for the individual members of our family to give to United Way,” John says. “But somehow it was even more satisfying for us to make the joint decision. Each of us pushed the other to do a bit more and it allowed us to find a way to respond to a significant challenge being experienced by United Way in a way that helped everyone involved—and made us feel good too.”



DILPRIT & RAJBINDER GREWAL

Raising Caring Kids

Dilprit and Rajbinder Grewal’s biggest philanthropic priority is making sure everyone in their community has what they need to thrive.

“As children of immigrants, both of us grew up seeing the struggles experienced by many marginalized people, including both immigrants and non-immigrants,” Rajbinder says. “We also saw first-hand how much people can benefit from a little help. In many cases this help came from family, but sometimes family didn’t have the resources or skills to be able to help, and that’s where United Way comes in. Its agencies are there for people in times of need.”

In addition to supporting their community by donating to United Way, the couple makes sure their three daughters—Simrit, Daya and Bani—understand the importance of giving back. During the pandemic, that has mainly taken the form of conversations. “We’ve talked to the kids about how the pandemic has exacerbated the challenges that many members of our community are facing,” Dilprit says. “For example, we asked them how they would manage doing school remotely if they didn’t have access to computers or stable internet, challenges many families are currently experiencing.”

They’ve made sure to include their kids in their volunteer work too. The family has volunteered at food banks, assembled and distributed care packages for people experiencing homelessness, and held a clothing drive for new immigrants at a United Way-supported agency.

“Hopefully our children appreciate that many of the things we take for granted, others struggle to obtain,” Rajbinder says. “We want them to understand that we are blessed with so much, and as members of the community, they should think about how they can help their neighbours.”

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**MICHAEL BERNSTEIN
& NANDINI DASGUPTA**

Work to Scale

Michael Bernstein and Nandini DasGupta take the long view when it comes to giving back.

The couple are focused on gifts that will see a strong return on investment for their community—and while they know most resources must address urgent needs, especially this year, they also believe it's important to tackle the systemic causes of issues like poverty and inequity.

“There are many important socio-economic issues to solve for in our country,” Nandini says. “These issues are systemic, interrelated and complex, and we believe it will take true innovation and connecting the dots to find breakthrough solutions. A long-term problem-solving orientation is needed and ultimately, so is the ability to scale.”

That's why Michael and Nandini increased their support to United Way this past year. They know their donations do more, go further and support both future-looking organizations and those addressing urgent need.

“United Way helps us to donate to multiple important causes in a simple focused way, minimizing administration for us and helping us be assured that our contributions will be channeled to worthwhile organizations with high impact,” Michael says.

It's something that's especially important right now.

“The pandemic has disrupted the lives of many. We felt that it was important, for those of us who can, to step up and do more,” he says.



NANCY HARDY

Planning for the Future

Nancy Hardy jokingly refers to her donations to United Way as “small potatoes”—but she knows over time, she’s making a big impact.

The retired United Church minister and former music teacher tithes 10 per cent of her income to her church and donates a further 10 per cent to causes that align with her values, like affordable housing, support for refugees, education, and cultural organizations. For the past 12 years, that has included United Way.

“I live in the middle of Toronto and I see the inequalities,” she says. “For me, community is about communal living, about caring for each other. That’s why it’s important to give—what might seem like a small amount can have a significant impact.”

Beyond her regular donations, though, Nancy is also a Promises for Tomorrow donor who has named United Way as one of two beneficiaries in her will.

“I have a very large extended family, and when I thought about my ‘estate,’ I realized if I left anything to them, each person would only receive a very small monetary token, and whatever was in the estate might be better used elsewhere,” she says.

So, she divided the estate into two. One half will go to the University of Toronto Faculty of Music, which she attended as a student and describes as life-changing, and the other half will go to United Way Greater Toronto, which she describes as “impressive in both quantity and quality of outreach to all kinds of people in our area.”

“Even people like me can contribute and it’s important,” Nancy says.

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All in the Family

When it comes to making decisions about philanthropy, it's a family affair for the Harquails. David and Birgitta, along with their three grown children Sofia, Peter and James, meet a couple of times a year to make sure they're all on the same page when it comes to investing in charitable causes that are close to their heart.

David, who retired last year as CEO of Franco-Nevada Corporation and as chair of the World Gold Council, has been a strong and dedicated supporter of United Way for more than 30 years, including his role on a couple of United Way fundraising

cabinets where he played a key role in rallying others in the mining sector to give. The Harquail Family's transformational \$1-million matching gift in 2020 was the family's way of signaling their commitment to United Way and providing a catalyst for others to give during a time of incredible need. "We're incredibly happy and honoured to have played a part in inspiring others to donate during a very challenging COVID year."

"When I first came to Canada from Stockholm in 1985, I was so impressed by United Way and the work it does," says Birgitta. "It's an organization that has a great history of working with local agencies and the government to identify the greatest needs in community and meet those head on."

The family's philanthropic work, despite the pandemic, has never been busier. A key focus has been the Harquail Centre for Neuromodulation at Sunnybrook Health Sciences which has been making major strides in advancing brain science research. Another has been the Harquail School of Earth Sciences in Sudbury along with its Mineral Exploration Research Centre. The family has also been busy planning the upcoming weddings of two of their children. They say that the crisis, despite its challenges (and lots of Zoom calls), has also brought some silver linings, including chances to spend more time outside walking the couple's golden retriever Midas, the family namesake for their charitable Midas Touch Foundation.

The desire to do good, and have an impact in community, runs deep in the Harquail Family. In fact, when COVID-19 first hit, Sofia, who works in the mining industry in Toronto, rallied her professional peers to raise nearly \$200,000 for United Way's Local Love emergency response fund. "It was an easy cause to rally around," she says. "Stepping up and learning about how important it is to give back to your own community is a huge part of growing and becoming leaders in this industry."

Peter, who lives in Montreal and also works in the mining sector, adds, "Our family is interested in philanthropy that pushes things to the next level. It's one of the reasons we invest in United Way because it's an organization that does the research, has the experience and connections and know-how to make real change happen on the ground."

"This is a fantastic opportunity for my brother and me to get to know some of the inner workings of charities that are doing really interesting work in community," adds James, who works in software engineering in Toronto.

"Stepping up and learning about how important it is to give back to your own community is a huge part of growing and becoming leaders in this industry."

In fact, as the GTA recovers and rebuilds from COVID-19, communities across Peel, Toronto and York Region, including those neighbourhoods hardest hit by the pandemic, will continue to need the ongoing support of United Way donors. David, who has visited several United Way community hubs throughout the years, understands just how valuable this kind of "one-stop-shop" vital social infrastructure can be.

"Communities, just like gold, are precious and need to be protected," says David.



Community Service

Last year changed the way Nick Chan thinks about giving. The combined impact of the COVID-19 pandemic, rising anti-Asian sentiment and the racial reckoning sparked by the murder of George Floyd led to a “huge personal journey,” he says. He and his family decided to take a more hands-on approach to giving back. They stocked the little free library in front of their home with supplies like toilet paper and granola bars, free to whomever needed them. And Nick decided to triple his giving to United Way, which he knew was addressing some of the larger issues exacerbated by the pandemic. “In the past when I had given, it was to acknowledge that we are very fortunate people,” Nick says. “Now, I’m thinking about how I want to engage with my community to make it better for everyone.”

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Estate of J. W. Billes
Garth H. Drabinsky
George A. Fierheller
P & L Odette Foundation
Heather M. Reisman
Gerald W. Schwartz
Honey & Barry Sherman
Allan Slaight
George P. L. Wong

Named Funds

The Abitibi-Consolidated Fund
The William & Lorna Anderson Family Fund
The Jennifer Babe Fund
The Charles & Marilyn Baillie Family Fund
The Marsha & Aubrey Baillie Family Fund
The J. Douglas Barrington Family Fund
The Paul Bates Fund
The Jalynn Bennett Family Fund
The "BUD" Family Fund
The Canada Chinese Computer Association Fund
The Donald & Irene Carefoot Family Fund
The Walter Carsen Fund
The Chaplick Family Fund
The Christie/Pepall Family Fund
The Copland Family Fund
The Anne Corbett Memorial Fund
Fondation Francine Côté et Bernard Dorval
The Gordon & Jean Cowperthwaite Family Fund
The Catherine Cragg Fund
The Dominic & Pearl D'Alessandro Educational Attainment Fund
The Davis-Rea Ltd. Fund
The Katherine & Ian Delaney Family Fund
The Garth Drabinsky Family Fund
The Honourable Charles & Mrs. Anne Dubin Family Fund
The Dudstchak Family Fund
The Enbridge Consumers Gas Fund
The Fawcett Family Fund
The Fell Family Fund
The George Fierheller Family Fund
The Al & Rolande Flood Fund
The Wayne & Isabel Fox Family Fund
The Garrard Family Fund
The Peter & Shelagh Godsoe Family Fund
The Anne & Ron Golden Family Fund
The Irwin & Miriam Goldstein Family Fund
The Lou & Pearl Goodman Family Fund
The Robert & Denise Graham Family Fund
The Barry & Laurie Green Family Fund
The Michael & Cathy Horrocks Family Fund
The Henry Dyce Howitt Fund
The Betty Howson Family Fund



**BERNARD DORVAL
& FRANCINE CÔTÉ**

Covering all the Bases

A couple of years ago, Bernard Dorval and Francine Côté made a commitment to spend the next chapter of their lives helping others to realize their dreams.

“Success in life comes with a lot of hard work, but let’s face it, timing, circumstances, people that surround you are also a big part of the equation. One must remain very humble in the face of your own achievements and acknowledge what chance provided,” Bernard says. “This is why, as Francine and I approached the later stage of our lives, helping people around us, and more broadly people in the communities in which we have lived and prospered, has become so important.”

The couple’s goals were simple: they wanted to provide for their families during their lifetime while ensuring they could leave a legacy of support to the causes they cared about. And, if possible, they wanted these two goals to be accomplished by the same gift.

The solution was an innovative giving vehicle called a charitable remainder trust. Like a regular donation, Bernard and Francine have provided a capital investment to United Way. Unlike a regular gift, the income

from this investment is used to provide for the couple’s loved ones during their lifetime. Then, when the gift is realized, it will support a wide range of United Way programs, including services for newcomers and seniors, employment programs and, most importantly to the couple, youth success initiatives.

“Youth education and success is number one on our agenda,” Francine says. “In the end, our investments are all about building healthier and more prosperous societies. A successful youth is the key to a society’s future health.”

Bernard and Francine feel that creating the trust was an investment well worth the effort.

“It really hits on all of the goals we had set for ourselves for the rest of our lives and our mission to help others realize their dreams,” Francine says.

The Helen Kearns Family Fund

The David & Sheryl Kerr Family Fund

The Harry & Henrietta Kostman Family Fund

The Spencer Lanthier Family Fund

The Peter LeBlanc and James Ip Fund

The Edward and Lavinia Lees Fund

The Ben Le Fevre Mental Health Impact Fund

The Stephan & Sophie Lewar Family Fund

The Liang Family Fund

The Lindsay Family Fund

The Lynda & Reay Mackay Family Fund

The Norman & Hilary Mackenzie Fund

The Robert & Margaret MacLellan Fund

The Saker Madhani Fund

The Marwah Family Fund

The Viresh Mathur Family Fund

The McCarter Family Fund

The Susan Mclsaac & Norm Brignall Fund

The Carol Mitchell, Richard Venn & The Venn-Mitchell Family Fund

The Lou Odette Family Fund

The Ontario NDP Marjorie Black Fund

The Isaac Osipovicz Memorial Endowment Fund

The Yezdi & Jennifer Pavri Family Fund

The John & Penelope Pepperell Family Fund

The Brenda Peters Leadership Fund

The Robert & Wendy Phillips & Family Fund

The Courtney & Alexa Pratt Family Fund

The Bob Rae & Arlene Perly Rae Family Fund

The Tara Leah Reinders Fund

The Heather Reisman & Gerald Schwartz Family Fund

The Paul Richards Family Fund

The W. Grant & Margaret K. Ross Family Fund

The Michael & Sheila Royce Family Fund

The Honey & Barry Sherman Family Fund

The Allan Slight & Emmanuelle Gattusso Family Fund

The Sprott Foundation Fund

The C. P. & Helen Stacey Fund

The Lucia & Rob Stephenson Family Fund

The Rosslyn Swanson Fund

The Larry and Judy Tanenbaum Family Fund

The Kathleen Taylor & Neil Harris Family Fund

The Mary Taylor & Tim Burkholder Family Fund

The Toronto Hong Kong Lions Club Fund

The Martha Tory Family Fund

The Wanda Tse Family Fund

The Marla & Larry Wasser Family Fund

The Mark & Lorraine Weisdorf Family Fund

The Kevin Whitaker & Marie Moliner Family Fund

The Linda Mae Wilson Family Fund

The George Wong Family Fund

The Leon & Susan Wong Family Diamond Wedding Anniversary Fund

The Don & Jane Wright Family Fund

The Marcia & Arthur Zalev Fund



Opening Doors

Fairly early in the pandemic, Dr. Naomi Azrieli, CEO and Chair of the Azrieli Foundation, realized her organization would have to move quickly in the months to come. The foundation gives about \$80 million a year, and every single donation is the result of extensive due diligence. But in 2020, speed was of the essence—and so Naomi championed a new approach, one that would allow the foundation to make the largest possible impact as efficiently as possible.

“There is a responsibility that comes with philanthropy, which is one of the reasons why we are proactive in our funding, with a rigorous research-based approach looking at the measurable impacts of our investments,” Naomi says. “When the pandemic hit, we maintained that focus but accelerated the process.”

To speed up their giving, Naomi and the foundation turned to trusted partners like United Way for guidance on where to invest.

“The people at United Way are experts at looking at the gaps in each neighbourhood and then doing what they can to fill that need. The breadth of what United Way does—in terms of demographics, agencies, age groups—makes it a remarkable organization,” says Naomi. “We listened to what they were learning from their deep community connections which helped us make informed investments.”

One of those informed investments was a generous \$1.5 million gift to United Way’s Women’s Impact Fund. Inspired by Naomi’s late father David, whose first job in Canada as a new immigrant was a teacher, the foundation prioritizes education in many forms. The Women’s Impact Fund, which supports more than 90 programs, including education and employment supports for women, felt like a perfect way to support a population that has been disproportionately impacted by the crisis.

“The people at United Way are experts at looking at the gaps in each neighbourhood and then doing what they can to fill that need.”

And this investment is just the start. Over the next five years, the foundation will continue to give beyond its current commitments, funding initiatives specifically working to address the pandemic. For Naomi, it’s all about ensuring people can access the support they need during this unprecedented crisis.

“What are we here for, if not for this?” she asks. “We see so much potential in people and we know that, sometimes, by just opening the door, whether it is to provide access to services for those at the highest risk or to create opportunities for people to reach their potential, we can create real change.”

Promises for Tomorrow

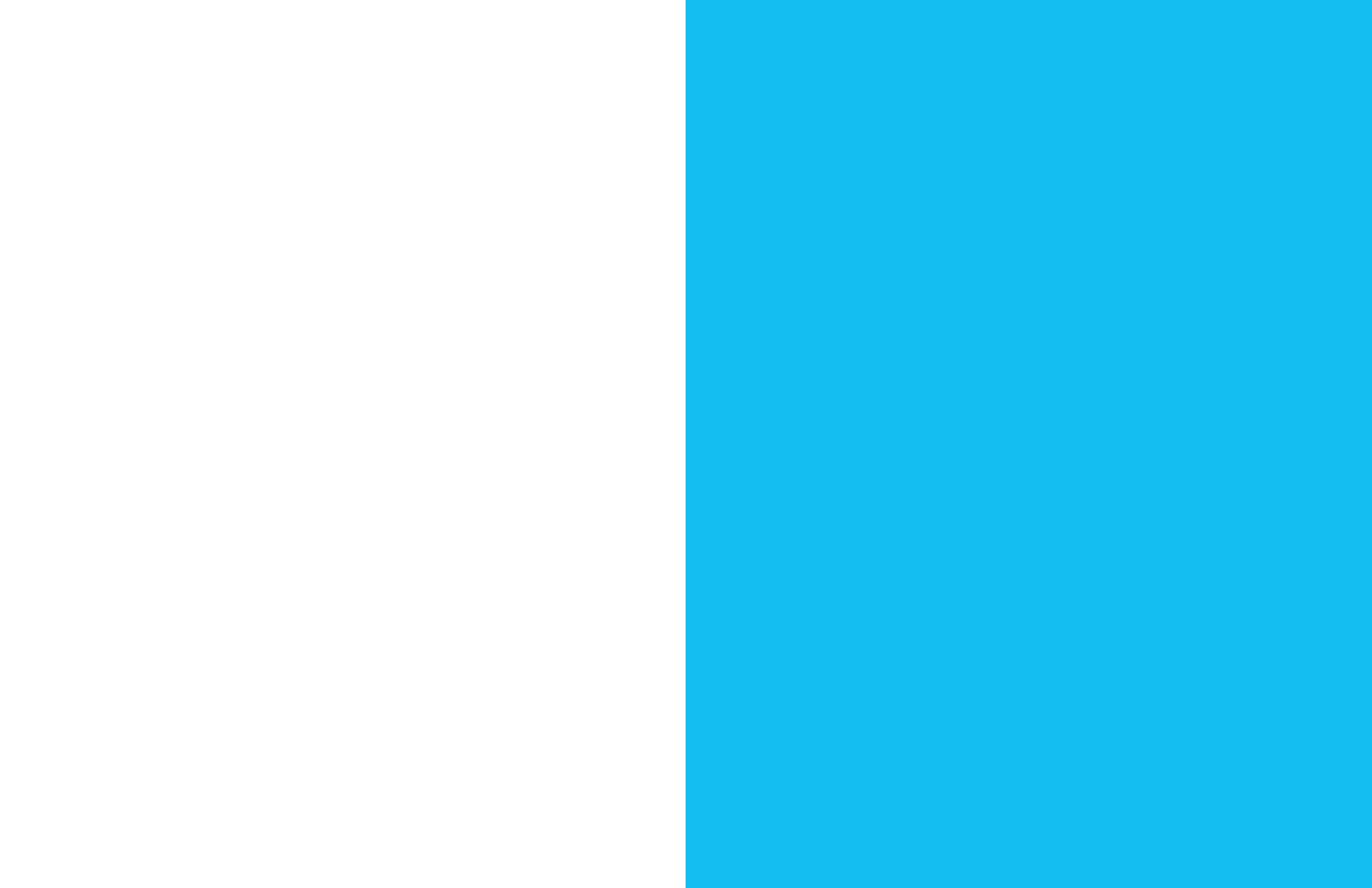
Promises for Tomorrow donors have made a commitment to support United Way with a future gift through their estate. The thoughtfulness and care they show today will have a significant and lasting impact that will benefit community for years to come.

Gifts made by Bequests

Babak Abadi	Helen Huang	Mary Prime
Karon C. Bales	Fiona Innis	Paul Richards
Catherine Berthiaume	Vicki Janes	John Richardson
Diane Boyle	Kasiel Katis	Michael Royce
John Bradlow	Helen Keown	Sarah Saeed
Veronica Bric	Joseph & Gwen King	Hoda Samater
Norie C. Campbell	Carol Kirsh	Cori Simms
Robin Cardozo	J. Spencer Lanthier	T. Ann Smiley
Donald & Irene Carefoot	John Li	Mario So Gao
Sandy Chan	Elaine Lindo	Rita Sprague
James Chen	Janet MacInnis	Lucia Stephenson
Suzanne Clark	Claude Marchand	Kathleen Taylor
Mary Cranston	Claudia Marsales	Lars Thormann
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Mary Gibbons	Benny Ng	Elizabeth Wimmer
Julia Gorman	Kira Pashkovsky	John Wong
Gary & Marilyn Harding	Martha & Mike Pedersen	Linda Young
Robert Harding	Cynthia Peters	Daniele & Liliana Zanotti
Rev. Dr. Nancy E. Hardy	Susan Pigott	Lindsay Zier-Vogel & Adam Hess
Joe & Laura Hohertz	Courtney Pratt	

Gifts made by Life Insurance

Jennifer Babe	Janet MacInnis	Gella & Paul Rothstein
Randy & Pat Billing	Bob & Patricia Martin	Joseph & Mary Frances Sheehan
Donald Carefoot	Ellen Michelson	Andria N. Spindel
Mary Anne Chambers	N. Jane Pepino, Q.C.	Linda Young
Bruce T. Humphrey	Cynthia Peters	
David Kerr	John & Pamela Richardson	



United Way Greater Toronto is the largest funder of community services in the GTA, second only to government. We work collaboratively with our network of almost 280 agencies, residents who know their communities best and donors like you to design solutions that meet basic needs and address systemic barriers. By giving today, you can join us in tackling local poverty and building a community where each and every one of us can thrive.



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