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Stories of Hope



My name is Paige and I have lived in Edmonton basically my whole life. I got into drugs when I was about eleven when my mom was almost killed. After that, things basically went downhill. I left my mom when I was 13 and went to live with my dad and uncle. With the good times came the bad and I left home at 15. I started experimenting with crystal meth and before I knew it, I was a full blown addict. It came to the point I was looking for a stairwell to

sleep in, it was pretty bad. I finally got a place to live but was not willing to kick my meth habit. I found myself in trouble with the law. I had burnt almost every bridge I had, when I went to jail. I was very much alone. I spent eight months in the Edmonton Young Offenders Center, it was a wake up call.

During this time I rebuilt my relationship with my family and regained contact with my mom. Plus, I had been clean for so long that I felt my head was back on my shoulders again. I heard about Kids in the Hall in jail and I signed up when I got out. I went to the workshop and really liked the program. They helped me with everything I needed help with and they hooked me up with an awesome job as a Radio DJ (CJSR 88.5 FM, Youth Menace Program: Thursdays at 5:00pm). This program is awesome and in a way saved me from falling down again.

It feels good to know people are there for me and I know Kids in the Hall is.

Thank you so much!

E4C is offering you the opportunity this Christmas to provide a gift through our catalogue (see inside)!

Your much needed donation dollars can buy essential items for those in need. Your gift can mean so very much for those who have so very little.

Please see what our catalogue offers and how your donation dollars can make a real difference in the lives of people.



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If you have any comments or submissions for the newsletter please feel free to contact the Envoy editor, Judith Paquin. Call 424-7543, write to 9321 Jasper Avenue, Edmonton, AB T5H 3T7 or email: jpaquin@e4calberta.org



Words from the Executive Director

Places to Call Home: 2nd in a series

In an earlier newsletter, I wrote about my experience with the Provincial Affordable Housing and Homelessness committee. As a member of the committee, I traveled the Province and heard from hundreds of Albertans about their thoughts and experiences with this issue. We visited oil and gas hotspots such as Grande Prairie and Fort McMurray, the larger cities of Calgary and Edmonton, and the regional centers of Lethbridge, Medicine Hat and Red Deer, and other communities.

We heard about the impact of the economy and the lack of coordinated planning. We received information on the issues of infrastructure and the shortage of dollars coming to municipalities from the provincial and federal governments. We heard about the barriers caused by the provincial legislation governing municipal lands held for roadways, schools and other areas that are no longer needed for this purpose but that could be used for housing.

Most importantly, we received information on the difficulties in finding and keeping housing. This included stories from seniors on fixed incomes, working people with modest wages, students laboring under student loans, increasing tuitions and tremendous rent increases, and people who had already been “economically evicted” through rent increases of 200% and more and through the conversion of rental housing to condominiums.

We found a large part of Alberta to be in the midst of a housing crisis. We found large numbers of Albertans struggling with a shortage of affordable housing and at significant risk of losing safe accommodation. We found that immediate steps were needed by all governments – local, provincial and federal – and by property owners, builders, developers and the not for profit sector to work in coordination to respond NOW.

Our report to the Province called for numerous balanced actions, including immediate, short-term and long-term actions.

We are now eleven months past the formation of the committee, nine months from the report of the committee and eight months since the provincial government's

response to the report. What has happened?

From my experiences, more Albertans can testify first hand about economic eviction – being forced to move because of rising rents and rental conversion to condo. More Albertans can testify about having to choose between paying for rent or utilities or food. The recommendation for temporary rent guidelines was not accepted, instead a subsidy fund was implemented that works to subsidize landlords (including those who have raise rents by 50% - 100% and more). Due to the vast need this fund was overspent within six months!

How much longer will it take to create more affordable housing units? We are now in the midst of winter and we have gone through a summer with ‘tent cities’ and people and families living in urban river valley and parks, calling home a tent or travel trailer. We continue to see housing prices rise and the cost of new construction move new development out of the range of ‘affordable’. We are planning for yet another “Winter Emergency Plan” for the homeless – arranging for temporary shelter and ‘warming stations’.

Do you know what a warming station is? It is simply a place where someone can escape freezing to death – to get out of the cold for a while, get a warm drink, maybe a sandwich, maybe a blanket. What kind of a response is this to our neighbors and fellow Albertans? Is this the Alberta Advantage?

At E4C, we have been working hard to bring on line supportive affordable housing solutions. We have purchased and opened Holmes Place, a ten-unit apartment building, which will provide supportive housing for women moving from shelters. We have also been successful in the development and will soon implement two new and exciting programs. The Women Moving Forward project, co-located at WEAC and Elizabeth House, will support homeless women to stabilize their lives and to achieve employment readiness and the Case Management Team, who will provide additional targeted one-to-one support for individuals and families to obtain and maintain housing. These projects will assist over 200 participants in the first year alone.

E4C is acting now. E4C wants to continue work with government, developers and other interested parties. We can all make a difference for those facing economic eviction and for those already homeless. How? Call us. Call your MP, MLA and City Councillor.

For a copy of the Housing Task Force Report please go to: [www.e4calberta.org/publications/Housing Task Force Report](http://www.e4calberta.org/publications/Housing%20Task%20Force%20Report)

or you can go to the Alberta Government's site at: <http://municipalaffairs.gov.ab.ca> and search for: Housing Task Force Report

To review the Government's response to report go to: www.alberta.ca and search for: Housing Task Force News Release

You can also contact:

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Our Christmas catalogue is inside!

Please see how your donation dollars can make a real difference in the lives of people.

Want to give a memorable gift?

You can make a gift in someone else's name and we will send a card acknowledging your generous donation.

Staff Profile

Cecilia Choy

Making a Difference



In June 2007, Early Head Start and E4C said farewell to a dedicated employee, family advocate and forever friend, Cecilia Choy.

Cecilia has been a teacher, mentor, colleague and friend with the Early Head Start program since she first came to work with us in 2002.

As an immigrant from China, Cecilia knew first hand the struggles families were faced with. She had great empathy and often shared stories of her own experiences from learning the English language, to finding appropriate community resources to meet her own family's needs.

Coming from a teaching background, Cecilia embraced the work she did with families in the community. Her enthusiasm and commitment would shine through as she connected with the families and shared her joy for learning and family literacy.

Cecilia took time to celebrate Success!

In September of 2005, Cecilia took on the new role of Family Literacy Coordinator. She worked on many projects, shared her joy for reading with children and parents, and mentored consultants.

Here is a snapshot of just a few of Cecilia's many contributions: Cecilia played with children, shared her insights, formed trusting relationships with colleagues and families, she shared her culture through language and cooking (offered cooking lessons)

She will be remembered, she will be missed, and we hope she will be back (at least for a visit!!)

Thank You for Your Help!

Originalfare Dish Out Donations

On October 17, Originalfare restaurant's Dine Out, Raise Money campaign donated 25% of all food sales to E4C's Kids in the Hall Bistro Program. Over \$5000 was raised by the Originalfare group of locally owned independent restaurants including Eco Cafe in Pigeon Lake, Jack's Grill, Blue Plate Diner, The Dish, Haweli, Parkallen, Von's Fish & Steak House, Creperie, Fresh Start Bistro, Wild Tangerine, Leva, & Blue Pear.

For a complete list of participating restaurants please visit: www.originalfare.com.

Grand Prix Races to Feed Hungry Children

Edmonton's Grand Prix once again supported E4C's School Lunch Program by raising over \$86,000 at its 2nd Annual Adrenalin Gala on July 21st at the Shaw Conference Centre.

Jennifer Martin once again did a fabulous job as MC and she was joined this year by CISN Country radio host, Bruce Bowie. Gala Chairperson, Laurel Blackmore of Adessa Auctions, along with a dedicated committee proved their enormous dedication to kids and our community by pulling off an amazing event.

Thank you Jennifer and Bruce and all the Gala Committee members, volunteers and everyone that dedicated all the time and energy into making the 2007 Grand Prix Gala a tremendous success.

BrightNights Lights up in Support of Child Nutrition

Bright Nights Winter Family Festival - Nov. 23, 2007 - Jan. 6, 2008

Bright Nights is Canada's largest drive through Christmas lights theme park. Showcased in beautiful Hawrelak Park, Bright Nights is the perfect family outing and holiday festivity as the event runs late November through early January.

All BrightNights' profits are donated to the Edmonton Chamber of Commerce Endowment Fund for Children in Need benefiting E4C's School Lunch Program. The festival has raised over half a million dollars to help feed Edmonton's hungry children.

Edmonton Realtors' Charitable Foundation

Along with their ongoing and generous support Edmonton Realtors' Charitable Foundation also provides an opportunity for disadvantaged children and their families to enjoy the annual Bright Nights light display by sponsoring buses to Hawrelak Park each Christmas season.

For more information visit www.ercf.net/events.cfm

E4C Programs Include:

Child & Youth Nutrition
Edmonton's School Lunch
Nutrition Snack
Snack in the Shack

Child & Family Success
ArtStart
Clareview Head Start
Early Head Start

Community Mental Health
Laboucane Place
McCauley Apartments
Meadow's Place
Our Place & Our Other Place
Sorensen Place

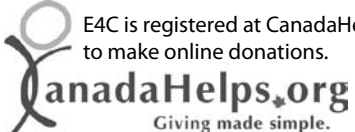
Places to Call Home
G-C Place
Gold Nugget Suites
Stollery Place

**Youth Services, Housing
& Job Training**
Crossroads House
Kids in the Hall Bistro
North East Teen Centre

**Emergency & Transitional
Services**
Crossroads Downtown
Crossroads House Too
Crossroads Outreach
Elizabeth House
Holmes Place
Home 4 Healing
WEAC
Women's Reintegration

Founded in 1970, E4C is a registered charitable human services organization.

Charitable Registration
13155 8140 RR0001

E4C is registered at CanadaHelps.org to make online donations.
 Giving made simple.



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United Way
Member Agency

It's That Time of Year

Tips for Year-End Giving

If you're like most people, you do your major giving toward the end of the year. This probably occurs for several reasons. The closing of the tax season encourages individuals to obtain income tax credits; a barrage of earnest appeals by non-profits increases awareness of financial need; and many are simply predisposed to end the year by making a charitable gift.

Here are four tips to help you make the most of your year-end giving:

1. Calculate your income. Try to get a handle on your tax liability for the year. Did you sell any appreciated assets? Will you owe more taxes? This alone may motivate you to increase your giving before December 31. In fact, you may even want to move some of your giving forward from next year to create a larger income tax credit for yourself this year.

In any case, by the time you fill out your income tax return, it will be too late to make charitable gifts for the previous year. Take the time to do some planning while you still have the opportunity to make a year-end gift.

2. Review your stocks. Look at the stocks you have held for more than a year. Which ones have appreciated the most? It may be prudent for you to make your year-end gift using one or more of these stocks. Here's why: If you sold the stock, you would incur capital gains tax on the appreciation. However, if you give the stock and allow E4C to sell it, no one pays tax. And you get a charitable donation receipt for the full amount of the stock, just as you would if your gift was made with cash. And what's more, if you can't use all of the income tax charitable credit resulting from the gift, you can carry it forward.

3. Do your giving early. This is especially true if you want to make a gift of noncash assets (stock, real estate, etc.). Your professional advisor(s) and our

planned giving specialist are busy beyond belief as the year winds down. The sooner you can get your gift activity going, the better it will be for everyone concerned.

4. Talk to your advisor. Before making any significant gift to E4C, or to any other nonprofit for that matter, you should have your professional advisor help you understand the impact of your gift on your income tax return and estate. We want your giving to be prudent, as well as generous and joyful.

RETIREMENT FUNDS FOR SAVING AND GIVING

An RRSP is the best way to accumulate funds for retirement. Not only is the amount invested each year sheltered from taxation, but also earnings on assets in the fund are not subject to tax. Thus, it is advantageous to contribute as much as possible as early as possible each year to an RRSP.

Compare, for example, growth of funds in an RRSP and in a fully-taxable investment. The combined marginal tax rate is assumed to be 40 percent.

Investment	Year 1	Year 10	Year 20
\$10,000 in RRSP	\$10,000	\$25,938	\$67,274
\$5,000 in taxable investment	\$ 5,000	\$ 8,144	\$13,266

(Half of the \$10,000 would have been consumed by taxes.)

RRSP funds are taxable when withdrawn, but even if they were withdrawn in a lump sum at the end of twenty years and taxed at 40 percent, the after-tax dollars (\$26,910) would still be considerably more than the accumulations in an investment where earnings have been taxed along the way.

Some individuals start taking distributions from their pension plans immediately upon retirement. Others, not needing the money now, defer payments as long as possible. They like to continue taking

of the income tax deferral growth accorded such funds. Further, they may defer payments because they regard a pension account as a financial reserve, to be tapped when needed.

Distributions, however, cannot be delayed beyond age 69. By that time you must elect either a retirement annuity or an RRIF (Registered Retirement Income Fund.) The annuity offers the advantages of guaranteed payments and freedom from worry about how funds should be invested. The RRIF, however, is more flexible. You can control how the money is invested, and you can withdraw any amount each year so long as you withdraw at least the minimum. Because of this flexibility more people convert their RRSPs to RRIFs than to retirement annuities.

CHARITABLE GIFTS WITH RETIREMENT FUNDS

If a spouse survives you, he or she would ordinarily be the beneficiary of your retirement funds. If you had an RRSP, your surviving spouse could keep the funds in a tax-deferred plan. If you had already converted to a RRIF, your surviving spouse could continue to receive payments, and they would be taxed only as received. If you had opted for a joint-and-survivor annuity for you and your spouse, he or she will receive payments for the balance of his or her life. In the event underage children survive you, the retirement funds can be rolled tax-free into an annuity paying them installments until age 18. If the dependant is handicapped, a tax-free rollover to an RRSP, annuity or RRIF is permitted.

Possibly, however, you will not be survived by a spouse and have already made arrangements for the children. In that case, leftover retirement funds make an excellent charitable gift because the charitable tax credit will offset the tax on the

distribution. Leaving the funds to a beneficiary, who is not a spouse or dependant child or grandchild, generally would cause the full value of the funds to be taxed in the year of your death, but with the charitable gift you preserve the funds intact for a charity whose work you want to support.

The recommended procedure is to designate the charity as beneficiary of all or a portion of your RRSP and RRIF funds.

Example:

Barbara T, a single woman, dies at age 75 and leaves \$30,000 of her RRIF funds to charity.

Tax on RRIF funds (40% combined rate)	\$12,000
Tax credit (Combined credit is 40% of gift and entire bequest is creditable.)	\$12,000
Net tax on distribution	0

The tax credit will entirely offset the tax on the distributions. That is because the creditable amount of a charitable bequest is 100 percent of net income. Thus, if you choose to leave your leftover retirement funds for charity, no part of them will be consumed by taxation.

A charitable gift is one method of assuring that all or most of the funds you spent a lifetime accumulating are used for the purposes you choose. We encourage you to call your lawyer and make an appointment to have your will prepared or updated. Please do it today.

Neither the author nor this organization is engaged in rendering legal or tax advice. Rather, this publication is intended to provide only information of a general character. Both provincial and federal laws may apply in certain situations, and may change periodically. For advice in specific cases, the services of an attorney or other professional advisor should be obtained.



Changing Lives • Growing Community

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